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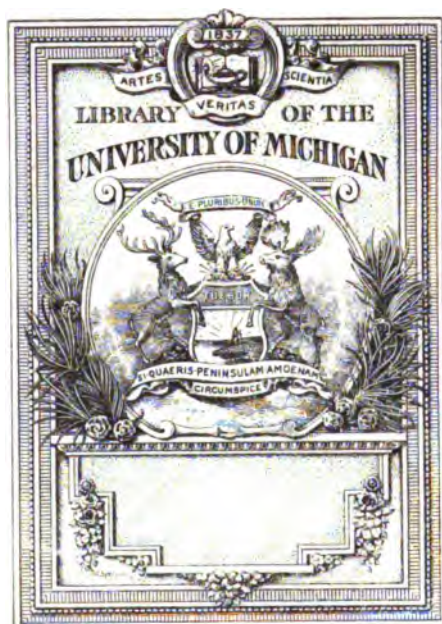
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HEALTH AND LIFE INSURANCE TABLES

AT 3, 3½ AND 4 PER CENT INTEREST

BASED UPON

THE SICKNESS AND MORTALITY EXPERIENCE OF THE INDEPENDENT ORDER OF ODD FELLOWS, MANCHESTER UNITY FRIENDLY SOCIETY, DURING THE 5 YEARS, 1893-1897, COMPRISING 7,022,438 WEEKS' SICKNESS IN PASSING THROUGH 2,995,724 YEARS OF LIFE, AND 39,061 DEATHS IN PASSING THROUGH 3,180,378 YEARS OF LIFE, BEING THE LARGEST AND MOST RELIABLE EXPERIENCE EVER TABULATED.

BY

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ACTUARY

TO THE COLONIAL LIFE INSURANCE COMPANY OF AMERICA
AND CONSULTING ACTUARY.

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INTRODUCTION.

The tables contained in this volume are based upon the mortality and sickness experienced by the Independent Order of Odd Fellows, Manchester Unity Friendly Society, during the 5 years 1893-1897.

The following excerpts from the address of the Grand Master of the Order, Robert W. Moffrey, prefacing the report, are of high significance. After stating that the Society began to take form and acquire cohesion in the early years of the nineteenth century, he goes on to say: "Out of the funds which naturally accumulated from the small weekly contribution called for in these early days, our benevolent predecessors, in the largeness of their hearts, promised (and paid for a time) benefits in sickness and at death out of all proportion to the sums demanded as subscriptions. It had not dawned on them that liability to sickness increased with advancing years, or that the money paid in sickness benefits to the older members was only drawn from the contributions of the younger ones. So long as there was a balance on the right side of the capital account at the end of each year, the growth of liability beyond the growth of capital was not realized. The development of the insurance principles, which are now the distinguishing features of the work of the Unity, was a gradual process, though the necessity of securing permanence for the operations of the lodges by substituting a scientific for a haphazard system became manifest to the more thoughtful members of the Society before the last century had run through half its course." * * * "Undeterred by opposition from within or adverse criticism from without its own ranks, the Manchester Unity pursued its search after truth. From the returns, which were with difficulty obtained, it gave to the world the results of its first investigation in 1850. The second followed at a short interval, and the third, upon which the tables now in use were based, was issued in 1872. These works will ever remain a monument, not only to the genius of Henry Ratcliffe, their author, but also to the far-sighted policy and determination of those leaders in the Manchester Unity who, at all hazards, resolved that light to its fullest extent should be shed upon the operations of a society which so closely affected the daily lives of hundreds of thousands of their fellow-countrymen." * * * "Henry Ratcliffe died in 1877, but, fortunately for the Society, a successor was found in Reuben Watson, whose qualifications for the task were in every respect equal to those of his distinguished predecessor. Succeeding valuations made by Reuben Watson, until he, too, joined the great majority, drew attention to the insufficiency of the data upon which the previous investigation rested; but knowing that the Government had called for returns from all friendly societies, the Unity thought it better to await the result of the inquiry by the Government before undertaking the labor and incurring the expense of investigating its later experience. So greatly did the Government tabulation, when it appeared, differ from any hitherto published, that after carefully considering the question in all its bearings, the Manchester Unity again determined to look into its affairs, and the result is now given to the Society and to the world."

Tables 5-6-25-11, 17.

The address concludes with a well merited tribute to the genius of the Society's present actuary, Alfred W. Watson, F. I. A., whose gift of penetration, ability to marshal facts, and power of organization has placed at the public disposal so valuable a work.

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A comparison of the magnitude of the new data and the rates of mortality and sickness shown by it with the corresponding figures resulting from the Government inquiry to which Mr. Moffrey has reference, and which was conducted by the late Wm. Sutton, F. I. A., the actuary to the Registry of Friendly Societies, is appended as follows:

MANCHESTER UNITY EXPERIENCE, 1893-1897.

AGES.	Exposed to Risk of Sickness. (Years of Life.)	Weeks of Sickness.	Exposed to Risk of Death. (Years of Life.)	Deaths.	Rate of Sickness per Member per Annum. (Weeks.)	Rate of Mortality. Per Cent.
16 to 19	101,912	93,553	149,768	368	.92	.25
20 " 24	434,117	389,259	486,149	1,815	.90	.37
25 " 29	468,235	447,089	501,031	2,302	.95	.46
30 " 34	433,525	461,392	452,903	2,481	1.06	.55
35 " 39	368,474	466,140	378,965	2,649	1.27	.70
40 " 44	310,484	490,721	316,363	3,010	1.58	.95
45 " 49	257,359	511,085	260,349	3,062	1.99	1.17
50 " 54	213,469	586,239	216,042	3,649	2.75	1.69
55 " 59	163,886	659,634	166,310	4,025	4.02	2.42
60 " 64	110,375	696,121	112,605	4,011	6.31	3.56
65 " 69	63,323	670,224	65,173	3,525	10.59	5.41
70 " 74	39,302	683,910	41,003	3,318	17.40	8.09
75 " 79	21,195	532,925	22,578	2,718	25.15	12.04
80 " 84	7,861	253,691	8,629	1,524	32.27	17.66
85 " 89	1,941	70,099	2,197	511	36.12	23.26
90 " 94	247	9,604	288	82	38.89	28.47
95 " 100	19	752	25	11	38.57	44.00
Total.....	2,995,724	7,022,438	3,180,378	39,061	2.34	1.23

REGISTERED FRIENDLY SOCIETIES EXPERIENCE, 1876-1880.

AGES.	Exposed to Risk of Sickness. (Years of Life.)	Weeks of Sickness.	Exposed to Risk of Death. (Years of Life.)	Deaths.	Rate of Sickness per Member per Annum. (Weeks.)	Rate of Mortality. Per Cent.
16 to 19	12,814	11,225	12,814	94	.88	.73
20 " 24	150,877	128,942	150,877	856	.85	.57
25 " 29	275,819	240,750	275,819	1,704	.87	.62
30 " 34	281,125	287,461	281,125	2,184	1.02	.78
35 " 39	259,987	322,634	259,987	2,545	1.24	.98
40 " 44	212,530	312,064	212,530	2,455	1.47	1.16
45 " 49	158,860	300,116	158,860	2,347	1.89	1.48
50 " 54	111,242	266,276	111,242	2,115	2.39	1.90
55 " 59	77,792	261,716	77,792	2,163	3.36	2.78
60 " 64	52,458	271,371	52,458	2,051	5.17	3.91
65 " 69	33,591	293,261	33,591	1,919	8.73	5.71
70 " 74	16,840	243,508	16,840	1,359	14.46	8.07
75 " 79	7,005	141,962	7,005	851	20.27	12.15
80 " 84	1,774	48,542	1,774	284	27.36	16.01
85 " 89	305	9,412	305	69	30.86	22.62
90 " 94	51	1,494	51	11	29.29	21.57
95 " 100	15	586	15	4	39.07	26.67
Total....	1,653,085	3,141,320	1,653,085	23,011	1.90	1.39

It will be seen from the above that the Manchester Unity sickness is greater at all periods of life than the sickness experienced by the Registered Friendly Societies, but that the mortality is lower at all ages up to 70, after which it is fairly comparable with the Registered Friendly Societies experience. It will also be seen, if comparison is made with the previous experiences of the Unity, that the rate of sickness is constantly rising, whilst the rate of mortality, except at the later ages, is declining. Such an experience, Mr. Watson points out, is unfavorable, financially, in two directions—not only is the rate of sickness at each period of life heavier than formerly was the case, but a greater proportion of lives than formerly attain old age, where the rate of sickness is at its maximum intensity. Mr. Watson also states, after reviewing a mass of experiences of individual lodges, that mortality seemed to vary chiefly with locality and density of population, but that sickness claims appeared to be influenced to a much greater extent by occupations than by geographical situation or population. He then divides the data into 3 geographical areas, each including urban and rural districts. Area 1 is chiefly non-manufacturing; Area 2 covers the textile districts; and Area 3 includes the manufacturing, mining and metalliferous districts, and London. These classes are then further divided into occupation groups as follows:

A. *Agriculture*.—All employed wholly or principally on land—about 90 different occupations.

B. *Outdoor Building Trades, brick-field workers, masons, dock laborers, bargemen, &c*—About 400 different occupations.

C. *Railroad service*.—Includes only such railroad employments as are directly connected with transport service—about 150 different occupations.

D. *Seafaring, Fishing, &c*.—About 70 different occupations.

E. *Quarry Workers*.—About 60 different occupations.

F. *Iron and Steel Workers* (skilled and unskilled).—Includes also workers in lead, tin plate, chemical and glass works; also other persons whose occupations subject them to intense heat—about 450 different occupations.

G. *Mining occupations*.—Chiefly underground, but including some at the pit brow—about 150 different occupations.

H. *General Body of the Members*.—Living in rural districts and exclusive of those described in groups A-G.

J. *General Body of the Members*.—Living in urban districts and exclusive of those described in groups A-G.

The effect of this method of grouping the occupations, where the geographical areas have been combined, is seen in the following table:

OCCUPATION GROUP.	Exposed to Risk of Sickness. (Years of Life.)	Number of Weeks Sickness Experienced.	Average Sickness per Member per Annum.	Percentage in Each Group of Exposed to Risk.
			Weeks.	
A	406,594	905,125	2.23	13.6
B	242,807	606,554	2.50	8.1
C	49,837	110,498	2.22	1.7
D	41,705	120,933	2.90	1.4
E	27,142	57,160	2.11	.9
F	106,948	298,640	2.79	3.6
G	175,186	539,067	3.08	5.8
H	945,220	2,127,356	2.25	31.5
J	1,000,285	2,257,105	2.26	33.4
	2,995,724	7,022,438	2.34	100.0

In practice, however, it is not always feasible to draw a hard and fast line between the various occupations, and for this reason the tables in this work are based upon the entire experience. But should a society be so constituted that a large proportion of its members followed the occupations experiencing the

higher rates of sickness the premiums here given would have to be increased, and a rough but fairly close approximation to the increase that would be necessary would be as follows: 10 per cent. for the B, C, and D groups, taken collectively; 25 per cent. for the E and F groups, taken collectively; and probably 50 per cent., at least, for the G group.

For the benefit of students the method of computing the premium for a sickness insurance is exemplified as follows:

Let s_x denote the average sickness per member at age x according to the sickness table, and l_x the number living at age x according to the mortality table; also let $\frac{1}{1+i} = v^{1/2}$ denote the present value of 1 due six months hence, and $\frac{1}{(1+i)^x} = v^x$ the present value of 1 due x years hence, i being the interest on 1 for one year. Then on the assumption that the sickness and mortality are spread equally over the year

$$\frac{1}{2} (l_x + l_{x+1}) \times v^{1/2} \times s_x$$

will be the sum required in advance to pay a sick benefit of 1 per week to such of the l_x persons that may be sick during the first year, and the share of each by way of contribution or premium will be

$$\frac{\frac{1}{2} (l_x + l_{x+1}) \times v^{1/2} \times s_x}{l_x}$$

Similarly, a contribution of

$$\frac{\frac{1}{2} (l_{x+1} + l_{x+2}) \times v^{1/2} \times s_{x+1}}{l_x}$$

will be required in advance from each of the l_x persons to provide for the sickness claims of the second year, and

$$\frac{\frac{1}{2} (l_{x+2} + l_{x+3}) \times v^{1/2} \times s_{x+2}}{l_x}$$

will be required from each on account of the sickness claims of the third year, and so on until the end of the mortality and sickness tables.

Multiplying the numerators and denominators of these expressions by v^x and denoting the corresponding values of the numerators by $H_x, H_{x+1}, H_{x+2}, \&c.$, and the corresponding values of the denominators by D_x , we have

$$\begin{aligned} \frac{\frac{1}{2} (l_x + l_{x+1}) \times v^x \times v^{1/2} \times s_x}{l_x \times v^x} &= \frac{H_x}{D_x} \\ \frac{\frac{1}{2} (l_{x+1} + l_{x+2}) \times v^{x+1} \times v^{1/2} \times s_{x+1}}{l_x \times v^x} &= \frac{H_{x+1}}{D_x} \\ \frac{\frac{1}{2} (l_{x+2} + l_{x+3}) \times v^{x+2} \times v^{1/2} \times s_{x+2}}{l_x \times v^x} &= \frac{H_{x+2}}{D_x} \\ &\&c. \qquad \qquad \qquad \&c. \end{aligned}$$

The values of H at each age and at all ages succeeding it are then summed and placed in a column designated the K column. By this means the single premium at any age is readily ascertained. For example, by the constitution of the K column,

$$\begin{aligned} K_x &= H_x + H_{x+1} + H_{x+2} + H_{x+3} + \&c \\ K_{x+1} &= H_{x+1} + H_{x+2} + H_{x+3} + \&c \\ K_{x+2} &= H_{x+2} + H_{x+3} + \&c \\ \&c &= \&c + \&c \end{aligned}$$

hence $\frac{K_x}{D_x}, \frac{K_{x+1}}{D_{x+1}}, \frac{K_{x+2}}{D_{x+2}}, \&c.$, respectively represent the single premiums at ages $x, x+1, x+2, \&c.$, for a sick benefit of 1 per week for the whole of life.

If the insurance is to cease at a given age, say 70, the single premium will be found by the formula

$$\frac{K_x - K_{70}}{D_x}$$

The annual premiums are derived from the single premiums by dividing the single premium by the appropriate annuity—in whole life cases by the whole life annuity, \bar{a}_x ; and, where the insurance is temporary, by the temporary annuity, which in the case last cited will be ${}_{70-x}\bar{a}_x$. The monthly and weekly premiums will be obtained by dividing the annual premiums by 12 and 52 respectively—it being practically correct to do this when the premium represents, as it does in this case, the total yearly premium payable by *monthly* instalments.

The value of H_x may also be expressed by the formula

$$H_x = v^{\frac{1}{2}} \times {}_x p_x \times D_x \times s_x,$$

where ${}_x p_x$ denotes the probability of living half a year at the age of x . The value of H_x as first given, however, is probably the preferable of the two for computation purposes.

The constitution of the D and the N columns is as follows:

$$\begin{aligned} D_x &= 1_x \times v^x \\ D_{x+1} &= 1_{x+1} \times v^{x+1} \\ D_{x+2} &= 1_{x+2} \times v^{x+2} \\ &\&c = \&c \end{aligned}$$

In constructing the N column two methods are usually followed. By one method

$$N_x = D_x + D_{x+1} + D_{x+2} + \&c$$

and by the other

$$N_x = D_{x+1} + D_{x+2} + \&c$$

The latter of these two methods has been selected for this work because the value of the *continuous* annuity is more readily computed from the value of the annuity when payable at the end of the year than from the annuity payable in advance. Attention has been directed to the method adopted by stating in the N column of the tables that

$$N_x = \Sigma D_{x+1}$$

It will be seen by the tables that the sickness and the monetary values based thereon are divided into periods. The object of this division is to allow of the premium being determined when, as is usually the case, the sick benefit is reduced in amount after the sickness has continued for a certain defined length of time. Thus, suppose the age to be 30 at entry and the sickness contract to be for \$5 per week in the first 3 months, \$4 per week during the second 3 months, \$3 per week during the second 6 months, \$2 per week during the second 12 months, and \$1 per week after 2 years of the same sickness. Turning to the weekly premiums for 1 per week (3 per cent., whole life rates) we have for the weekly premium:

$$\begin{aligned} \text{1st 3 months } &.020 \times 5 = .100 \\ \text{2nd 3 months } &.006 \times 4 = .024 \\ \text{2nd 6 months } &.006 \times 3 = .018 \\ \text{2nd 12 months } &.006 \times 2 = .012 \\ \text{After 2 years } &.025 \times 1 = .025 \end{aligned}$$

.179 or very nearly 18 cents.

Whereas, had the contract called for a sick benefit of \$5 per week irrespective of the length of the sickness, the weekly premium would have been

$$.063 \times 5 = .315 \text{ or } 31\frac{1}{2} \text{ cents.}$$

Again, suppose the contract to be for \$5 per week in the first 12 months sickness, \$2.50 per week in the second 12 months of the same sickness, and \$1.25 after 2 years of the same sickness. At age 30 at entry (3 per cent., whole life rates) we shall have for the weekly premium:

$$\begin{array}{rcl} \text{1st 12 months} & .032 \times 5 & = .160 \\ \text{2nd 12 months} & .006 \times 2.50 & = .015 \\ \text{After 2 years} & .025 \times 1.25 & = .031 \\ \hline & & .206 \text{ or about } 20\frac{1}{2} \text{ cents,} \end{array}$$

whereas, had there been no reduction in the sick benefit the weekly premium would have been, as in the previous example, 31½ cents.

We will now suppose that the sick benefits in the last example are to cease at age 65 instead of continuing for the whole of life, and that, in addition to the sick allowance as thus modified, \$100 is to be paid on the death of the insured, also that when age 65 is reached the premiums are to cease and an annuity of \$100 is to be paid for the remainder of life. In order to determine the weekly premium we turn to the table (3 per cent.) giving the weekly premium for a sick benefit of 1 until age 65 and, after extracting the necessary figures, to the limited payment life table (age 65), where the premium is found to be .039, and then to the deferred annuity table (age 65), where the premium is found to be .174. The result is as follows:

$$\begin{array}{rcl} \text{1st 12 months sickness} & .026 \times 5 & = .130 \\ \text{2nd 12 months sickness} & .004 \times 2.50 & = .010 \\ \text{After 2 years sickness} & .010 \times 1.25 & = .012 \\ \hline \text{Sickness premium} & & = .152 \\ \text{Mortuary premium} & & = .039 \\ \text{Annuity premium} & & = .174 \\ \hline \text{Total premium} & & .365 \text{ or } 36\frac{1}{2} \text{ cents.} \end{array}$$

If the premiums had been based upon 4 per cent. interest, instead of upon 3 per cent., the above figures would have read as follows:

$$\begin{array}{rcl} \text{1st 12 months sickness} & .026 \times 5 & = .130 \\ \text{2nd 12 months sickness} & .003 \times 2.50 & = .008 \\ \text{After 2 years sickness} & .009 \times 1.25 & = .011 \\ \hline \text{Sickness premium} & & = .149 \\ \text{Mortuary premium} & & = .033 \\ \text{Annuity premium} & & = .152 \\ \hline & & .314 \text{ or very nearly } 31\frac{1}{2} \text{ cents.} \end{array}$$

These examples will probably suffice as a guide to the use of the tables, which are so simply arranged as to need but little exemplification.

Where it is customary to grant an insurance on the life of the member's wife, the premium for it will be determined from the same table as the husband's premium. Mr. Watson's contingent insurance table for

equal ages is not given in these pages, as it was found that the saving in the weekly premium at most of the ages was so small as to be of little moment. This will be evident from the following exhibit (3 per cent.):

AGE.	Weekly Premium for Whole Life Insurance of \$50.	Weekly Premium for Insurance of \$50 Payable Only in the Event of the Wife Dying Before the Husband.	AGE.	Weekly Premium for Whole Life Insurance of \$50.	Weekly Premium for Insurance of \$50 Payable Only in the Event of the Wife Dying Before the Husband.
16	.011	.008	55	.049	.038
25	.015	.011	60	.064	.050
35	.021	.015	65	.084	.068
45	.031	.023	70	.112	.093

It may also be added that the whole life insurance is by far the most useful of the two, for it by no means follows that the insurance on the wife's life can be dispensed with when the husband is the first of the two to die.

In practice, £1 per week during the first 6 months sickness, 10s. per week during the second 6 months sickness, 5s. per week during the remainder of the sickness, £20 at the death of the member, and £10 at the death of the member's wife, is a common form of contract, and when the sick benefit terminates at a given age, the contract often includes an annuity on the husband's life from that age of 10s. per week for the remainder of life. A comprehensive view of the premiums required for such a contract is given as follows:

AGE AT ENTRY.	Whole Life. (No Annuity.)		Premiums and Sick Benefit Cease and Annuity Begins at Age 70.		Premiums and Sick Benefit Cease and Annuity Begins at Age 65.	
	Annual Premium.	Weekly Premium.	Annual Premium.	Weekly Premium.	Annual Premium.	Weekly Premium.
16	1.767	.034	2.233	.043	2.751	.053
25	2.136	.041	2.844	.055	3.647	.070
35	2.820	.054	4.029	.077	5.455	.105
45	3.929	.076	6.273	.121	9.275	.178
55	5.859	.113	11.681	.225	21.232	.408
60	7.341	.141	18.468	.355		
65	9.291	.179				
70	11.678	.225				

If the expenses are taken at one-third of the weekly contributions, the above premiums will have to be increased by 50 per cent., when they will read as follows:

AGE AT ENTRY.	Whole Life. (No Annuity.)		Premiums and Sick Benefit Cease and Annuity Begins at Age 70.		Premiums and Sick Benefit Cease and Annuity Begins at Age 65.	
	Office Weekly Premiums.		Office Weekly Premiums.		Office Weekly Premiums.	
16	s. d.		s. d.		s. d.	
16	.051 = 1.0½ =	24½ cents	.064 = 1.3½ =	30½ cents	.079 = 1.7 =	38 cents
25	.061 = 1.2½ =	29½ "	.082 = 1.7½ =	39½ "	.105 = 2.1½ =	50½ "
35	.081 = 1.7½ =	39 "	.115 = 2.3½ =	55 "	.157 = 3.1½ =	75½ "
45	.114 = 2.3½ =	54½ "	.181 = 3.7½ =	87 "	.267 = 5.4 =	1.28 "
55	.169 = 3.4½ =	81 "	.337 = 6.9 =	1.62 "	.612 = 12.3 =	2.94 "
60	.211 = 4.2½ =	1.01½ "	.532 = 10.7½ =	2.55½ "		
65	.269 = 5.4½ =	1.29 "				
70	.337 = 6.9 =	1.62 "				

The equivalent of these benefits in United States money at its par value is as follows: £1 — \$4.80; 10s. — \$2.40; 5s. — \$1.20; £20 — \$96.00; £10 — \$48.00, and 10s. per week or £26 per annum — \$2.40 per week or \$124.80 per annum. And it will be seen that the premiums for these benefits vary, where there is no annuity and the premiums are payable throughout life, from 24½ cents weekly at age 16 to \$1.62 weekly at age 70; from 31 cents weekly at age 16 to \$2.55½ weekly at age 60, where the premiums cease and the annuity begins at age 70; and from 38 cents weekly at age 16 to \$2.94 weekly at age 55, where the premiums cease and the annuity begins at age 65. There can be no question, therefore, but that health insurance calls for exceedingly high premiums, and further that it is not possible to bring down the premiums to 5 or 10 cents weekly without reducing the corresponding benefits to most insignificant proportions.

If the annuity and the death benefits were eliminated from the foregoing example and the contract thereby reduced to a purely health insurance contract, the premiums would be as follows:

AGE.	Whole Life.		Benefits Cease at Age 70.		Benefits Cease at Age 65.	
	Annual Premium.	Weekly Premium.	Annual Premium.	Weekly Premium.	Annual Premium.	Weekly Premium.
16	1.421	.027	1.260	.024	1.175	.023
25	1.670	.032	1.440	.028	1.319	.025
35	2.159	.042	1.805	.035	1.623	.031
45	2.950	.057	2.885	.046	2.094	.040
55	4.314	.083	3.363	.065	2.875	.055
60	5.347	.103	4.091	.079		
65	6.672	.128				
70	8.188	.157				

Applying the same loading as in the former case, viz., a direct loading of 50 per cent. or a *marginal* loading of 33½ per cent., the weekly premiums will be as follows:

AGE.	Whole Life.		Benefits Cease at Age 70.		Benefits Cease at Age 65.	
	Office Weekly Premium.		Office Weekly Premium.		Office Weekly Premium.	
16	.040	s. d. 9½ — 19 cents	.036	s. d. 8¼ — 17½ cents	.034	s. d. 8¼ — 16½ cents
25	.048	— 11½ — 23 "	.042	— 10 — 20 "	.037	— 9 — 18 "
35	.063	— 13 — 30 "	.052	— 10½ — 25 "	.046	— 11 — 22 "
45	.085	— 18½ — 41 "	.069	— 14½ — 33 "	.060	— 12½ — 29 "
55	.124	— 25¼ — 59½ "	.097	— 1.11¼ — 46½ "	.082	— 1.7¼ — 39½ "
60	.154	— 31 — 74 "	.118	— 2.4¼ — 56½ "		
65	.192	— 310 — 92 "				
70	.235	— 48½ — 1.13 "				

It will be seen, therefore, that although the reduction in the weekly premium through the elimination of the death and deferred annuity benefits is very considerable, it is not sufficiently so to allow of a 5 or 10 cent premium being charged without reducing the corresponding benefit to proportions too small to be of appreciable service, and it would further seem that if substantial relief is to be afforded where sickness or accident causes total incapacity, the rates just quoted are the minimum ones that can be charged.

For the convenience of those using the English currency system a table showing the number of shillings and pence that correspond to the decimal parts of a pound, is appended as follows:

PENCE CORRESPONDING TO THE DECIMAL PARTS OF A POUND.				SHILLINGS CORRESPONDING TO THE DECIMAL PARTS OF A POUND.	
Pence	Decimal.	Pence.	Decimal.	Shillings.	Decimal.
		6	.025	1	.050
$\frac{1}{4}$	.001	$6\frac{1}{4}$	.026	2	.100
$\frac{1}{2}$	.002	$6\frac{1}{2}$	.027	3	.150
$\frac{3}{4}$	.003	$6\frac{3}{4}$	.028	4	.200
1	.004	7	.029	5	.250
$1\frac{1}{4}$	.005	$7\frac{1}{4}$	.030	6	.300
$1\frac{1}{2}$	.006	$7\frac{1}{2}$	.031	7	.350
$1\frac{3}{4}$	.007	$7\frac{3}{4}$	.032	8	.400
2	.008	8	.033	9	.450
$2\frac{1}{4}$	.009	$8\frac{1}{4}$	.034	10	.500
$2\frac{1}{2}$	.010	$8\frac{1}{2}$	.035	11	.550
$2\frac{3}{4}$	.011	$8\frac{3}{4}$	.036	12	.600
3	.013	9	.038	13	.650
$3\frac{1}{4}$	.014	$9\frac{1}{4}$	.039	14	.700
$3\frac{1}{2}$	.015	$9\frac{1}{2}$	.040	15	.750
$3\frac{3}{4}$	.016	$9\frac{3}{4}$	.041	16	.800
4	.017	10	.042	17	.850
$4\frac{1}{4}$	.018	$10\frac{1}{4}$	.043	18	.900
$4\frac{1}{2}$	.019	$10\frac{1}{2}$	.044	19	.950
$4\frac{3}{4}$	.020	$10\frac{3}{4}$	.045	20	1.000
5	.021	11	.046		
$5\frac{1}{4}$	.022	$11\frac{1}{4}$	.047		
$5\frac{1}{2}$	.023	$11\frac{1}{2}$	.048		
$5\frac{3}{4}$	.024	$11\frac{3}{4}$	.049		

The method of using this table is as follows: Suppose the decimal is .399. First look in the "shillings" column, where it will be found to lay between 7s. and 8s. Subtract from the decimal the decimal corresponding to the lesser number of shillings and with the remainder look in the "pence" column. Thus:

$$\begin{array}{r}
 .399 \\
 .350 - 7s. \\
 \hline
 .049 - 11\frac{1}{4}d. \\
 \hline
 \hline
 \end{array}$$

The answer, therefore, is 7s. $11\frac{1}{4}$ d. If the decimal is .206, then

$$\begin{array}{r}
 .206 \\
 .200 - 4s. \\
 \hline
 .006 - 1\frac{1}{2}d. \\
 \hline
 \hline
 \end{array}$$

and the answer is 4s. $1\frac{1}{2}$ d. If the decimal is less than .05, look directly in the "pence" column. Thus for instance .043 = $10\frac{1}{4}$ d. and .019 = $4\frac{1}{2}$ d.

When, as is invariably the case with weekly policies, no selection is exercised by the insured in the matter of age, the average age at entry will be just midway between the last and the next birthdays, and July 1st being admittedly the average date of entry it follows that the average date upon which the next birthday is attained is December 31st following the average date upon which the policies are issued. When,

therefore, the premiums are based upon the ages next birthday, the present value of the benefits on December 31st, the end of the first calendar year, will exactly balance the present value of the future net premiums, and on December 31st next following, the end of the second calendar year, the difference between the two will amount to one year's reserve, and so on. This method of employing the true data in the valuation of weekly policies was formulated by the writer some 20 years ago and received immediate adoption from the state insurance departments. The saving it effects in the reserve is enormous, and the value of it to health insurance and kindred institutions, in all cases where it is applicable, cannot be over estimated.

A very good way of illustrating the point involved is by an endowment insurance. Suppose two policies to be taken out at the exact ages of $29\frac{1}{2}$ and 30 years, respectively, and to be payable in each case at age 40 or previous death, also that the premium for age 30 is charged under both policies. Then the terminal reserve values per 1,000 (American Experience Table, 3 per cent.) will be as follows:

AGE ATTAINED UNDER BOTH POLICIES.	Duration of Policy Taken Out at Age $29\frac{1}{2}$.	Duration of Policy Taken Out at Age 30.	Terminal Re- serve Values.	AGE ATTAINED UNDER BOTH POLICIES.	Duration of Policy Taken Out at Age $29\frac{1}{2}$.	Duration of Policy Taken Out at Age 30.	Terminal Re- serve Values.
30	$\frac{1}{2}$	0	0.00	36	$6\frac{1}{2}$	6	553.93
31	$1\frac{1}{2}$	1	83.91	37	$7\frac{1}{2}$	7	659.08
32	$2\frac{1}{2}$	2	171.00	38	$8\frac{1}{2}$	8	768.34
33	$3\frac{1}{2}$	3	261.40	39	$9\frac{1}{2}$	9	881.91
34	$4\frac{1}{2}$	4	355.26	40	$10\frac{1}{2}$	10	1,000 00
35	$5\frac{1}{2}$	5	452.71				

In the tables comprising this work the writer has followed what he believes to be the proper mode of procedure in making use of Mr. Watson's figures wherever available. The whole life annuities, however, were recomputed to 4 places of decimals, to allow of the reversions and the temporary annuities being given with exactitude, and the annuities as thus recomputed will be found conveniently located with the D and N columns at each rate of interest. The D and N columns also were necessarily extended at the later ages in order to allow of the additional decimal place being given in the whole life annuity. The number of periods into which the sickness and the sickness premiums were divided, has likewise been extended in order to save as much trouble as possible to those who may refer to them. It is also right to mention that the annual premiums for the sick benefits at some of the advanced ages become higher with the higher rate of interest instead of becoming lower as ought to be the case. At age 70 for instance, in the first 6 months sickness, the premium increases by .002 with each rate of interest. A comparison, however, being available with the writer's $3\frac{1}{2}$ and 4 per cent. premiums computed on the old experience of the Unity combined with the American Experience Table of Mortality, a *decrease* in the premium of .008 was shown as against the *increase* in the former case of .002. The error, therefore, being a very unimportant one, no effort was made to locate it, but it will probably be found to have arisen in Mr. Watson's commutation columns and to be reflected to the extent of 1 or 2 cents in the single premiums.

The number of premiums given in the tables is upwards of 20,000, of which about 10 per cent., consisting principally of single whole life premiums, are taken from Mr. Watson's book—the remaining 90 per cent. being the work of the writer.

No index to the tables is given, as it is believed that their arrangement is such as to allow of any value being readily found after a few minutes' practice.

CHARLES J. HARVEY, F. I. A.

MORTALITY AND SICKNESS TABLES
3 PER CENT.

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Mortality Table.

AGE.	Living.	Dying.	Probability of Living One Year.	Probability of Dying During the Year.	Average Duration of Life.	AGE.
<i>x</i>	<i>l_x</i>	<i>d_x</i>	<i>p_x</i>	<i>q_x</i>	<i>e_x</i>	<i>x</i>
16	100,000	202	.99798	.00202	47.414	16
17	99,798	230	.99770	.00230	46.509	17
18	99,568	256	.99742	.00258	45.616	18
19	99,312	284	.99714	.00286	44.732	19
20	99,028	311	.99686	.00314	43.858	20
21	98,717	339	.99658	.00342	42.995	21
22	98,378	361	.99633	.00367	42.141	22
23	98,017	383	.99610	.00390	41.295	23
24	97,634	400	.99590	.00410	40.456	24
25	97,234	415	.99572	.00428	39.620	25
26	96,819	429	.99557	.00443	38.787	26
27	96,390	441	.99543	.00457	37.958	27
28	95,949	452	.99528	.00472	37.130	28
29	95,497	467	.99511	.00489	36.303	29
30	95,030	483	.99493	.00507	35.479	30
31	94,547	497	.99473	.00527	34.658	31
32	94,050	516	.99451	.00549	33.839	32
33	93,534	537	.99426	.00574	33.021	33
34	92,997	559	.99399	.00601	32.210	34
35	92,438	581	.99370	.00630	31.402	35
36	91,857	610	.99336	.00664	30.598	36
37	91,247	640	.99298	.00702	29.799	37
38	90,607	674	.99257	.00743	29.006	38
39	89,933	709	.99212	.00788	28.219	39
40	89,224	745	.99165	.00835	27.439	40
41	88,479	781	.99117	.00883	26.667	41
42	87,698	818	.99068	.00932	25.900	42
43	86,880	852	.99020	.00980	25.139	43
44	86,028	885	.98972	.01028	24.383	44
45	85,143	918	.98922	.01078	23.630	45
46	84,225	953	.98868	.01132	22.883	46
47	83,272	993	.98807	.01193	22.139	47
48	82,279	1,041	.98734	.01266	21.400	48
49	81,238	1,100	.98647	.01353	20.668	49
50	80,138	1,167	.98545	.01455	19.945	50
51	78,971	1,239	.98430	.01570	19.232	51
52	77,732	1,319	.98304	.01696	18.531	52
53	76,413	1,398	.98171	.01829	17.841	53
54	75,015	1,474	.98034	.01966	17.164	54
55	73,541	1,548	.97894	.02106	16.499	55
56	71,993	1,623	.97747	.02253	15.843	56
57	70,370	1,696	.97588	.02412	15.196	57
58	68,674	1,780	.97409	.02591	14.560	58
59	66,894	1,871	.97202	.02798	13.934	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Mortality Table—Continued.

AGE.	Living.	Dying.	Probability of Living One Year.	Probability of Dying During the Year.	Average Duration of Life.	AGE.
<i>x</i>	<i>l_x</i>	<i>d_x</i>	<i>p_x</i>	<i>q_x</i>	<i>e_x</i>	<i>x</i>
60	65,023	1,975	.96961	.03039	13.320	60
61	63,048	2,089	.96687	.03313	12.722	61
62	60,959	2,205	.96382	.03618	12.141	62
63	58,754	2,320	.96050	.03950	11.578	63
64	56,434	2,428	.95697	.04303	11.033	64
65	54,006	2,523	.95328	.04672	10.507	65
66	51,483	2,604	.94943	.05057	9.997	66
67	48,879	2,671	.94536	.05464	9.503	67
68	46,208	2,728	.94101	.05899	9.023	68
69	43,482	2,771	.93626	.06374	8.558	69
70	40,711	2,808	.93102	.06898	8.107	70
71	37,903	2,835	.92521	.07479	7.670	71
72	35,068	2,847	.91882	.08118	7.250	72
73	32,221	2,845	.91171	.08829	6.846	73
74	29,376	2,824	.90385	.09615	6.461	74
75	26,552	2,782	.89519	.10481	6.095	75
76	23,770	2,713	.88586	.11414	5.749	76
77	21,057	2,614	.87586	.12414	5.426	77
78	18,443	2,485	.86527	.13473	5.124	78
79	15,958	2,327	.85418	.14582	4.844	79
80	13,631	2,144	.84274	.15726	4.585	80
81	11,487	1,940	.83110	.16890	4.348	81
82	9,547	1,724	.81946	.18054	4.130	82
83	7,823	1,502	.80798	.19202	3.929	83
84	6,321	1,284	.79684	.20316	3.744	84
85	5,037	1,079	.78588	.21412	3.572	85
86	3,958	891	.77490	.22510	3.409	86
87	3,067	725	.76362	.23638	3.253	87
88	2,342	580	.75212	.24788	3.106	88
89	1,762	458	.74048	.25952	2.965	89
90	1,304	353	.72884	.27116	2.829	90
91	951	269	.71742	.28258	2.695	91
92	682	200	.70644	.29356	2.560	92
93	482	147	.69550	.30450	2.415	93
94	335	106	.68332	.31668	2.254	94
95	229	76	.66734	.33266	2.068	95
96	153	55	.64352	.35648	1.848	96
97	98	38	.60636	.39364	1.598	97
98	60	27	.54916	.45084	1.305	98
99	33	18	.46470	.53530	0.958	99
100	15	15	.00000	1.00000	0.500	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Table.

AGE.	WEEKS OF SICKNESS PER MEMBER PER ANNUM.								AGE.
	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	
16	.930	.054	.984	.021	1.005	.000	.000	1.005	16
17	.899	.057	.956	.024	.980	.000	.000	.980	17
18	.855	.063	.918	.028	.946	.006	.000	.952	18
19	.807	.069	.876	.035	.911	.012	.001	.924	19
20	.763	.075	.838	.041	.879	.018	.004	.901	20
21	.729	.081	.810	.046	.856	.024	.009	.889	21
22	.708	.086	.794	.051	.845	.029	.016	.890	22
23	.699	.088	.787	.054	.841	.035	.024	.900	23
24	.695	.091	.786	.057	.843	.037	.033	.913	24
25	.695	.093	.788	.059	.847	.040	.041	.928	25
26	.696	.094	.790	.062	.852	.041	.048	.941	26
27	.697	.096	.793	.064	.857	.044	.053	.954	27
28	.701	.098	.799	.065	.864	.046	.058	.968	28
29	.706	.101	.807	.067	.874	.048	.063	.985	29
30	.713	.104	.817	.069	.886	.052	.069	1.007	30
31	.722	.107	.829	.071	.900	.055	.078	1.033	31
32	.731	.111	.842	.075	.917	.058	.088	1.063	32
33	.740	.115	.855	.079	.934	.060	.101	1.095	33
34	.750	.119	.869	.084	.953	.062	.114	1.129	34
35	.761	.124	.885	.089	.974	.065	.129	1.168	35
36	.773	.130	.903	.094	.997	.070	.145	1.212	36
37	.788	.135	.923	.101	1.024	.075	.163	1.262	37
38	.805	.142	.947	.107	1.054	.083	.183	1.320	38
39	.824	.148	.972	.115	1.087	.090	.206	1.383	39
40	.843	.156	.999	.123	1.122	.097	.230	1.449	40
41	.862	.165	1.027	.130	1.157	.106	.253	1.516	41
42	.881	.173	1.054	.138	1.192	.113	.277	1.582	42
43	.899	.182	1.081	.146	1.227	.121	.301	1.649	43
44	.918	.191	1.109	.154	1.263	.128	.327	1.718	44
45	.938	.200	1.138	.164	1.302	.135	.357	1.794	45
46	.960	.210	1.170	.175	1.345	.143	.391	1.879	46
47	.985	.222	1.207	.187	1.394	.154	.431	1.979	47
48	1.012	.237	1.249	.199	1.448	.168	.480	2.096	48
49	1.041	.254	1.295	.213	1.508	.185	.538	2.231	49
50	1.072	.272	1.344	.228	1.572	.203	.609	2.384	50
51	1.104	.289	1.393	.248	1.641	.224	.691	2.556	51
52	1.137	.309	1.446	.268	1.714	.247	.784	2.745	52
53	1.173	.328	1.501	.294	1.795	.272	.888	2.955	53
54	1.212	.352	1.564	.322	1.886	.300	.999	3.185	54
55	1.255	.378	1.633	.355	1.988	.333	1.117	3.438	55
56	1.299	.408	1.707	.394	2.101	.374	1.240	3.715	56
57	1.345	.441	1.786	.436	2.222	.423	1.374	4.019	57
58	1.392	.476	1.868	.484	2.352	.480	1.525	4.357	58
59	1.440	.514	1.954	.538	2.492	.549	1.704	4.745	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Table—Continued.

AGE.	WEEKS OF SICKNESS PER MEMBER PER ANNUM.								AGE.
	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	
60	1.490	.557	2.047	.597	2.644	.629	1.925	5.198	60
61	1.545	.602	2.147	.663	2.810	.721	2.203	5.734	61
62	1.603	.648	2.251	.734	2.985	.828	2.547	6.360	62
63	1.662	.695	2.357	.808	3.165	.947	2.960	7.072	63
64	1.721	.743	2.464	.884	3.348	1.072	3.443	7.863	64
65	1.778	.792	2.570	.964	3.534	1.205	3.992	8.731	65
66	1.833	.846	2.679	1.051	3.730	1.348	4.607	9.685	66
67	1.884	.906	2.790	1.150	3.940	1.508	5.299	10.747	67
68	1.926	.970	2.896	1.259	4.155	1.687	6.086	11.928	68
69	1.954	1.032	2.986	1.374	4.360	1.883	6.981	13.224	69
70	1.968	1.087	3.055	1.487	4.542	2.083	7.992	14.617	70
71	1.967	1.131	3.098	1.590	4.688	2.280	9.116	16.084	71
72	1.956	1.164	3.120	1.680	4.800	2.468	10.337	17.605	72
73	1.941	1.189	3.130	1.754	4.884	2.644	11.644	19.172	73
74	1.925	1.208	3.133	1.816	4.949	2.809	13.026	20.784	74
75	1.905	1.225	3.130	1.867	4.997	2.956	14.475	22.428	75
76	1.877	1.238	3.115	1.903	5.018	3.078	15.977	24.073	76
77	1.840	1.247	3.087	1.922	5.009	3.166	17.530	25.705	77
78	1.789	1.249	3.038	1.927	4.965	3.213	19.122	27.300	78
79	1.728	1.239	2.967	1.911	4.878	3.222	20.744	28.844	79
80	1.660	1.215	2.875	1.879	4.754	3.203	22.368	30.320	80
81	1.589	1.185	2.774	1.832	4.606	3.164	23.926	31.696	81
82	1.521	1.143	2.664	1.778	4.442	3.107	25.365	32.914	82
83	1.456	1.100	2.556	1.718	4.274	3.019	26.638	33.931	83
84	1.389	1.055	2.444	1.667	4.111	2.903	27.748	34.762	84
85	1.316	1.001	2.317	1.621	3.938	2.771	28.702	35.411	85
86	1.233	.942	2.175	1.578	3.753	2.658	29.527	35.938	86
87	1.145	.920	2.065	1.510	3.575	2.608	30.228	36.411	87
88	1.062	.914	1.976	1.507	3.483	2.548	30.892	36.923	88
89	1.062	.914	1.976	1.507	3.483	2.548	31.494	37.525	89
90	1.062	.914	1.976	1.507	3.483	2.548	32.216	38.247	90
91	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	91
92	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	92
93	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	93
94	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	94
95	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	95
96	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	96
97	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	97
98	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	98
99	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	99
100	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Life Commutation Columns and Value of a Whole Life Annuity of 1.

3 PER CENT.

x	D_x	$N_x = \sum D_{x+1}$	\ddot{a}_x	x
16	62,316	1,485,586	24.3370	16
17	60,380	1,425,206	24.1013	17
18	58,486	1,366,720	23.8656	18
19	56,636	1,310,084	23.6289	19
20	54,830	1,255,254	23.3909	20
21	53,065	1,202,189	23.1523	21
22	51,343	1,150,846	22.9121	22
23	49,664	1,101,182	22.6698	23
24	48,030	1,053,152	22.4242	24
25	46,440	1,006,712	22.1749	25
26	44,894	961,818	21.9214	26
27	43,394	918,424	21.6620	27
28	41,937	876,487	21.3972	28
29	40,524	835,963	21.1259	29
30	39,151	796,812	20.8494	30
31	37,818	758,994	20.5667	31
32	36,523	722,471	20.2784	32
33	35,265	687,206	19.9840	33
34	34,042	653,164	19.6840	34
35	32,851	620,313	19.3796	35
36	31,693	588,620	19.0696	36
37	30,566	558,054	18.7543	37
38	29,468	528,586	18.4345	38
39	28,397	500,189	18.1110	39
40	27,352	472,837	17.7840	40
41	26,334	446,503	17.4522	41
42	25,341	421,162	17.1166	42
43	24,374	396,788	16.7758	43
44	23,432	373,356	16.4303	44
45	22,515	350,841	16.0792	45
46	21,624	329,217	15.7212	46
47	20,756	308,461	15.3579	47
48	19,911	288,550	14.9885	48
49	19,087	269,463	14.6140	49
50	18,280	251,183	14.2373	50
51	17,489	233,694	13.8586	51
52	16,714	216,980	13.4781	52
53	15,951	201,029	13.0990	53
54	15,203	185,826	12.7189	54
55	14,470	171,356	12.3380	55
56	13,753	157,608	11.9552	56
57	13,052	144,551	11.5706	57
58	12,366	132,185	11.1848	58
59	11,695	120,490	10.7980	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Life Commutation Columns and Value of a Whole Life Annuity of 1—Continued.

3 PER CENT.

x	D_x	$N_x = \sum D_{x+1}$	d_x	x
60	11,087	109,453	10.4120	60
61	10,890	99,063	10.0294	61
62	9,752.8	89,309.8	9.6519	62
63	9,126.4	80,183.4	9.2802	63
64	8,510.6	71,672.8	8.9156	64
65	7,907.2	63,765.6	8.5579	65
66	7,318.1	56,447.5	8.2068	66
67	6,745.7	49,701.8	7.8609	67
68	6,191.4	43,510.4	7.5203	68
69	5,656.4	37,854.0	7.1845	69
70	5,141.7	32,712.3	6.8540	70
71	4,647.4	28,064.7	6.5298	71
72	4,174.7	23,890.0	6.2134	72
73	3,724.1	20,165.9	5.9052	73
74	3,296.5	16,869.4	5.6069	74
75	2,892.7	13,976.7	5.3204	75
76	2,514.1	11,462.6	5.0472	76
77	2,162.4	9,300.2	4.7879	77
78	1,838.7	7,461.5	4.5440	78
79	1,544.7	5,916.8	4.3154	79
80	1,281.0	4,635.8	4.1028	80
81	1,048.1	3,587.7	3.9058	81
82	845.71	2,742.00	3.7237	82
83	672.79	2,069.21	3.5559	83
84	527.80	1,541.41	3.3996	84
85	408.33	1,133.08	3.2529	85
86	311.52	821.56	3.1142	86
87	234.35	587.21	2.9814	87
88	173.75	413.46	2.8541	88
89	126.91	286.55	2.7311	89
90	91.186	195.383	2.6145	90
91	64.564	130.818	2.4967	91
92	44.953	85.865	2.3793	92
93	30.845	55.020	2.2517	93
94	20.814	34.207	2.1100	94
95	13.813	20.393	1.9414	95
96	8.9602	11.4333	1.7385	96
97	5.5721	5.8612	1.5106	97
98	3.3121	2.5491	1.2229	98
99	1.7686	0.7805	0.8837	99
100	0.7805	0.0000	0.4142	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Commutation Columns.

3 PER CENT.

AGE.	First Three Months.	First Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	AGE.
x	K_x^3	K_x^6	K_x^{12}	$K_x^{12|12}$	$K_x^{24|All}$	x
16	1,374,333	1,668,569	1,947,944	298,992	1,089,698	16
17	1,317,288	1,608,210	1,886,297	298,992	1,089,698	17
18	1,263,865	1,551,399	1,828,060	298,992	1,089,698	18
19	1,214,657	1,498,565	1,773,615	298,646	1,089,698	19
20	1,169,687	1,449,750	1,722,849	297,978	1,089,642	20
21	1,128,530	1,404,548	1,675,435	297,008	1,089,426	21
22	1,090,478	1,362,268	1,630,754	295,756	1,088,956	22
23	1,054,727	1,322,174	1,588,084	294,292	1,088,148	23
24	1,020,588	1,283,738	1,547,010	292,583	1,086,976	24
25	987,765	1,246,617	1,507,197	290,835	1,085,418	25
26	956,031	1,210,636	1,468,523	289,008	1,083,546	26
27	925,312	1,175,768	1,430,918	287,199	1,081,427	27
28	895,578	1,141,939	1,394,359	285,321	1,079,166	28
29	866,680	1,109,001	1,358,742	283,424	1,076,775	29
30	838,560	1,076,858	1,323,930	281,511	1,074,266	30
31	811,125	1,045,421	1,289,838	279,510	1,071,611	31
32	784,292	1,014,612	1,256,390	277,466	1,068,712	32
33	758,057	984,394	1,223,480	275,384	1,065,554	33
34	732,418	954,770	1,191,119	273,307	1,062,054	34
35	707,337	925,710	1,159,250	271,233	1,058,242	35
36	682,782	897,154	1,127,822	269,135	1,054,080	36
37	658,722	869,048	1,096,790	266,958	1,049,566	37
38	635,073	841,347	1,066,058	264,706	1,044,675	38
39	611,786	813,952	1,035,568	262,305	1,039,381	39
40	588,821	786,862	1,005,273	259,798	1,033,639	40
41	566,196	760,051	975,161	257,194	1,027,467	41
42	543,928	733,521	945,273	254,456	1,020,931	42
43	522,032	707,326	915,648	251,647	1,014,047	43
44	500,547	681,491	886,325	248,755	1,006,853	44
45	479,462	656,019	857,316	245,815	999,342	45
46	458,765	630,909	828,587	242,836	991,465	46
47	438,427	606,122	800,093	239,806	983,181	47
48	418,402	581,584	771,754	236,674	974,419	48
49	398,673	557,235	743,525	233,399	965,062	49
50	379,227	533,045	715,356	229,944	955,012	50
51	360,059	509,013	687,247	226,315	944,122	51
52	341,183	485,196	659,190	222,485	932,308	52
53	322,617	461,585	631,203	218,452	919,506	53
54	304,349	438,209	603,249	214,215	905,677	54
55	286,371	415,010	575,274	209,765	890,859	55
56	268,666	391,972	547,227	205,067	875,101	56
57	251,261	369,100	519,076	200,056	858,486	57
58	234,173	346,409	490,845	194,682	841,029	58
59	217,432	323,943	462,558	188,909	822,688	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Commutation Columns—Continued.

3 PER CENT.

AGE.	First Three Months.	First Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	AGE.
x	K_x^3	K_x^6	K_x^{12}	$K_x^{12|12}$	$K_x^{24|11}$	x
60	201,071	301,742	434,243	182,671	803,327	60
61	185,114	279,819	405,927	175,934	782,711	61
62	169,559	258,204	377,637	168,675	760,532	62
63	154,433	236,964	349,471	160,862	736,499	63
64	139,783	216,187	321,572	152,514	710,407	64
65	125,662	195,969	294,101	143,718	682,156	65
66	112,133	176,414	267,210	134,550	651,781	66
67	99,250.2	157,585	240,994	125,075	619,401	67
68	87,070.2	139,547	215,521	115,325	585,143	68
69	75,667.2	122,401	190,921	105,336	549,109	69
70	65,124.2	106,289	167,895	95,177	511,441	70
71	55,497.4	91,345.1	145,177	84,988	472,347	71
72	46,826.6	77,688.1	124,511	74,938	432,163	72
73	39,107.3	65,375.1	105,568	65,197	391,368	73
74	32,299.3	54,397.1	88,437.5	55,922.5	350,528	74
75	26,347.2	44,709.9	73,135.5	47,236.5	310,252	75
76	21,201.9	36,256.1	59,639.5	39,252.5	271,156	76
77	16,817.5	28,979.8	47,918.5	32,062.5	233,835	77
78	13,140.4	22,810.7	37,908.5	25,735.5	198,803	78
79	10,117.5	17,677.4	29,519.1	20,305.9	166,493	79
80	7,679.26	13,490.9	22,636.2	15,758.8	137,223	80
81	5,748.76	10,147.5	17,107.7	12,033.3	111,217	81
82	4,246.36	7,524.68	12,752.8	9,042.5	88,594.7	82
83	3,093.36	5,505.28	9,365.46	6,686.74	69,366.7	83
84	2,220.81	3,973.48	6,824.16	4,878.04	53,402.7	84
85	1,571.83	2,831.58	4,903.36	3,521.84	40,437.7	85
86	1,099.06	1,999.20	3,488.66	2,526.54	30,126.7	86
87	763.21	1,406.75	2,466.36	1,802.74	22,083.8	87
88	530.06	986.27	1,738.40	1,271.80	15,928.6	88
89	370.76	689.87	1,215.96	889.54	11,294.8	89
90	255.22	474.89	837.03	612.34	7,868.44	90
91	172.72	321.38	566.45	414.42	5,365.64	91
92	114.72	213.45	376.22	275.25	3,563.74	92
93	74.58	138.76	244.57	178.90	2,316.74	93
94	47.23	87.86	154.86	113.30	1,466.95	94
95	28.90	53.75	94.73	69.32	897.40	95
96	16.84	31.32	55.19	40.39	522.88	96
97	9.15	17.01	29.97	21.93	283.96	97
98	4.45	8.26	14.56	10.65	137.94	98
99	1.76	3.26	5.75	4.21	54.50	99
100	0.41	0.76	1.34	0.97	12.69	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Whole Life Annuity of 1; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100.

WHOLE LIFE—3 PER CENT.

AGE.	Whole Life Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x	$100 \bar{A}_x$	$100 \bar{P}_x$	$\frac{100 \bar{P}_x}{12}$	$\frac{100 \bar{P}_x}{52}$	x
16	24.337	28.06	1.153	.096	.022	16
17	24.101	28.76	1.193	.099	.023	17
18	23.865	29.46	1.234	.103	.024	18
19	23.629	30.15	1.276	.106	.025	19
20	23.391	30.86	1.319	.110	.025	20
21	23.152	31.57	1.364	.114	.026	21
22	22.911	32.28	1.409	.117	.027	22
23	22.670	32.99	1.455	.121	.028	23
24	22.425	33.71	1.503	.125	.029	24
25	22.175	34.45	1.554	.130	.030	25
26	21.921	35.20	1.606	.134	.031	26
27	21.662	35.97	1.661	.138	.032	27
28	21.397	36.75	1.718	.143	.033	28
29	21.126	37.55	1.778	.148	.034	29
30	20.849	38.37	1.840	.153	.035	30
31	20.567	39.21	1.907	.159	.037	31
32	20.278	40.06	1.976	.165	.038	32
33	19.984	40.93	2.048	.171	.039	33
34	19.684	41.82	2.124	.177	.041	34
35	19.380	42.71	2.204	.184	.042	35
36	19.069	43.63	2.288	.191	.044	36
37	18.754	44.57	2.376	.198	.046	37
38	18.435	45.51	2.469	.206	.047	38
39	18.111	46.47	2.566	.214	.049	39
40	17.784	47.43	2.667	.222	.051	40
41	17.452	48.41	2.774	.231	.053	41
42	17.117	49.40	2.886	.241	.056	42
43	16.776	50.41	3.005	.250	.058	43
44	16.431	51.43	3.131	.261	.060	44
45	16.079	52.47	3.263	.272	.063	45
46	15.722	53.53	3.404	.284	.065	46
47	15.358	54.60	3.556	.296	.068	47
48	14.988	55.70	3.716	.310	.071	48
49	14.613	56.81	3.887	.324	.075	49
50	14.237	57.92	4.068	.339	.078	50
51	13.858	59.04	4.260	.355	.082	51
52	13.478	60.16	4.464	.372	.086	52
53	13.099	61.28	4.679	.390	.090	53
54	12.719	62.40	4.907	.409	.094	54
55	12.337	63.53	5.150	.429	.099	55
56	11.955	64.66	5.409	.451	.104	56
57	11.571	65.80	5.686	.474	.109	57
58	11.184	66.94	5.986	.499	.115	58
59	10.798	68.08	6.305	.525	.121	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Whole Life Annuity of 1; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Continued.

WHOLE LIFE—3 PER CENT.

AGE.	Whole Life Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x	$100 \bar{A}_x$	$100 \bar{P}_x$	$\frac{100 \bar{P}_x}{12}$	$\frac{100 \bar{P}_x}{52}$	x
60	10.412	69.22	6.648	.554	.128	60
61	10.030	70.35	7.014	.585	.135	61
62	9.652	71.47	7.405	.617	.142	62
63	9.280	72.57	7.820	.652	.150	63
64	8.916	73.64	8.260	.688	.159	64
65	8.558	74.70	8.729	.727	.168	65
66	8.206	75.74	9.230	.769	.178	66
67	7.861	76.76	9.765	.814	.188	67
68	7.521	77.77	10.340	.862	.199	68
69	7.184	78.77	10.964	.914	.211	69
70	6.854	79.74	11.634	.970	.224	70
71	6.530	80.70	.....	.....	.....	71
72	6.214	81.63	.....	.....	.....	72
73	5.905	82.54	.....	.....	.....	73
74	5.607	83.43	.....	.....	.....	74
75	5.321	84.27	.....	.....	.....	75
76	5.047	85.08	.....	.....	.....	76
77	4.788	85.85	.....	.....	.....	77
78	4.544	86.57	.....	.....	.....	78
79	4.315	87.25	.....	.....	.....	79
80	4.103	87.87	.....	.....	.....	80
81	3.906	88.45	.....	.....	.....	81
82	3.724	88.99	.....	.....	.....	82
83	3.556	89.49	.....	.....	.....	83
84	3.399	89.95	.....	.....	.....	84
85	3.253	90.38	.....	.....	.....	85
86	3.114	90.80	.....	.....	.....	86
87	2.982	91.18	.....	.....	.....	87
88	2.854	91.56	.....	.....	.....	88
89	2.731	91.93	.....	.....	.....	89
90	2.614	92.27	.....	.....	.....	90
91	2.497	92.62	.....	.....	.....	91
92	2.379	92.97	.....	.....	.....	92
93	2.251	93.35	.....	.....	.....	93
94	2.109	93.77	.....	.....	.....	94
95	1.942	94.26	.....	.....	.....	95
96	1.739	94.86	.....	.....	.....	96
97	1.511	95.53	.....	.....	.....	97
98	1.223	96.39	.....	.....	.....	98
99	0.883	97.39	.....	.....	.....	99
100	0.416	98.76	.....	.....	.....	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 65.

LIMITED PAYMENT LIFE (AGE 65)—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{\overline{65-x}|}$	$100 \bar{A}_x$	$100 \bar{P}_{\overline{65-x}|}$	$100 \bar{P}_{\overline{65-x}|}$ $\frac{12}{12}$	$100 \bar{P}_{\overline{65-x}|}$ $\frac{52}{52}$	x
16	23.251	28.06	1.207	.101	.023	16
17	22.981	28.76	1.251	.104	.024	17
18	22.709	29.46	1.297	.108	.025	18
19	22.434	30.15	1.344	.112	.026	19
20	22.157	30.86	1.393	.116	.027	20
21	21.877	31.57	1.443	.120	.028	21
22	21.594	32.28	1.495	.125	.029	22
23	21.307	32.99	1.548	.129	.030	23
24	21.015	33.71	1.604	.134	.031	24
25	20.718	34.45	1.663	.139	.032	25
26	20.414	35.20	1.724	.144	.033	26
27	20.103	35.97	1.789	.149	.034	27
28	19.784	36.75	1.858	.155	.036	28
29	19.456	37.55	1.930	.161	.037	29
30	19.121	38.37	2.007	.167	.039	30
31	18.777	39.21	2.088	.174	.040	31
32	18.426	40.06	2.174	.181	.042	32
33	18.066	40.93	2.266	.189	.044	33
34	17.696	41.82	2.363	.197	.045	34
35	17.320	42.71	2.466	.206	.047	35
36	16.935	43.63	2.576	.215	.050	36
37	16.540	44.57	2.695	.225	.052	37
38	16.138	45.51	2.820	.235	.054	38
39	15.728	46.47	2.955	.246	.057	39
40	15.310	47.43	3.098	.258	.060	40
41	14.883	48.41	3.253	.271	.063	41
42	14.446	49.40	3.420	.285	.066	42
43	14.000	50.41	3.601	.300	.069	43
44	13.542	51.43	3.798	.317	.073	44
45	13.074	52.47	4.013	.334	.077	45
46	12.592	53.53	4.251	.354	.082	46
47	12.098	54.60	4.513	.376	.087	47
48	11.590	55.70	4.806	.401	.092	48
49	11.069	56.81	5.132	.428	.099	49
50	10.536	57.92	5.497	.458	.106	50
51	9.989	59.04	5.911	.492	.114	51
52	9.430	60.16	6.380	.532	.123	52
53	8.857	61.28	6.919	.577	.133	53
54	8.268	62.40	7.547	.629	.145	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 65—Continued.

LIMITED PAYMENT LIFE (AGE 65)—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{\overline{65-x}|}$	$100 \bar{A}_x$	$100 \bar{P}_x$	$\frac{100 \bar{P}_x}{12}$	$\frac{100 \bar{P}_x}{52}$	x
55	7.662	63.53	8.292	.691	.159	55
56	7.035	64.66	9.191	.766	.177	56
57	6.386	65.80	10.304	.859	.198	57
58	5.713	66.94	11.717	.976	.225	58
59	5.012	68.08	13.583	1.132	.261	59
60	4.281	69.22	16.169	1.347	.311	60
61	3.517	70.35	20.003	1.667	.385	61
62	2.714	71.47	26.334	2.195	.506	62
63	1.866	72.57	38.891	3.241	.748	63
64	0.965	73.64	.....	.....	.....	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 65 or Previous Death.

65 OR DEATH—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\frac{a_x}{65-x}$	$100 \bar{A}_{x:65-x}$	$100 \bar{P}_{x:65-x}$	$100 \bar{P}_{x:65-x} \frac{x:65-x}{12}$	$100 \bar{P}_{x:65-x} \frac{x:65-x}{52}$	x
16	23.261	31.27	1.345	.112	.026	16
17	22.981	32.07	1.396	.116	.027	17
18	22.709	32.87	1.447	.121	.028	18
19	22.434	33.68	1.501	.125	.029	19
20	22.157	34.50	1.557	.130	.030	20
21	21.877	35.33	1.615	.135	.031	21
22	21.594	36.17	1.675	.140	.032	22
23	21.307	37.02	1.737	.145	.033	23
24	21.015	37.88	1.803	.150	.035	24
25	20.718	38.76	1.871	.156	.036	25
26	20.414	39.66	1.943	.162	.037	26
27	20.103	40.58	2.019	.168	.039	27
28	19.784	41.52	2.099	.175	.040	28
29	19.456	42.49	2.184	.182	.042	29
30	19.121	43.48	2.274	.190	.044	30
31	18.777	44.49	2.369	.197	.046	31
32	18.428	45.53	2.471	.206	.048	32
33	18.065	46.60	2.580	.215	.050	33
34	17.696	47.69	2.695	.225	.052	34
35	17.320	48.80	2.818	.235	.054	35
36	16.935	49.94	2.949	.246	.057	36
37	16.540	51.11	3.090	.258	.059	37
38	16.138	52.30	3.241	.270	.062	38
39	15.728	53.51	3.402	.284	.065	39
40	15.310	54.74	3.575	.298	.069	40
41	14.883	56.01	3.763	.314	.072	41
42	14.446	57.30	3.966	.331	.076	42
43	14.000	58.62	4.187	.349	.081	43
44	13.542	59.97	4.428	.369	.085	44
45	13.074	61.35	4.693	.391	.090	45
46	12.592	62.78	4.986	.416	.096	46
47	12.098	64.24	5.310	.443	.102	47
48	11.590	65.74	5.672	.473	.109	48
49	11.069	67.28	6.078	.507	.117	49
50	10.536	68.86	6.536	.545	.126	50
51	9.989	70.47	7.055	.588	.136	51
52	9.430	72.13	7.649	.637	.147	52
53	8.857	73.82	8.335	.695	.160	53
54	8.268	75.56	9.139	.762	.176	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 65 or Previous Death—Continued.

65 OR DEATH—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |65-x|$	$100 \bar{A}$ $|x.65-x|$	$100 \bar{P}$ $|x.65-x|$	$100 \bar{P}$ $\frac{x.65-x}{12}$	$100 \bar{P}$ $\frac{x.65-x}{52}$	x
55	7.662	77.35	10.095	.841	.194	55
56	7.035	79.20	11.258	.938	.217	56
57	6.386	81.12	12.703	1.059	.244	57
58	5.713	83.11	14.548	1.212	.280	58
59	5.012	85.19	16.997	1.416	.327	59
60	4.281	87.35	20.404	1.700	.392	60
61	3.517	89.61	25.479	2.123	.490	61
62	2.714	91.98	33.891	2.824	.652	62
63	1.866	94.49	50.638	4.220	.974	63
64	0.965	97.15	.....	.....	...	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 65.

DEFERRED ANNUITY (AGE 65)—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |65-x|$	$100 \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $\frac{|65-x|}{12}$	$100 \bar{P} \bar{a}_x$ $\frac{|65-x|}{52}$	x
16	23.251	108.59	4.670	.389	.090	16
17	22.981	112.07	4.877	.406	.094	17
18	22.709	115.70	5.095	.425	.098	18
19	22.434	119.48	5.328	.444	.102	19
20	22.157	123.42	5.570	.464	.107	20
21	21.877	127.52	5.829	.486	.112	21
22	21.594	131.80	6.104	.509	.117	22
23	21.307	136.25	6.395	.533	.123	23
24	21.015	140.89	6.704	.559	.129	24
25	20.718	145.71	7.033	.586	.135	25
26	20.414	150.73	7.384	.615	.142	26
27	20.103	155.94	7.757	.646	.149	27
28	19.784	161.36	8.156	.680	.157	28
29	19.456	166.99	8.583	.715	.165	29
30	19.121	172.84	9.039	.753	.174	30
31	18.777	178.93	9.529	.794	.183	31
32	18.426	185.28	10.055	.838	.193	32
33	18.065	191.89	10.622	.885	.204	33
34	17.696	198.78	11.233	.936	.216	34
35	17.320	205.99	11.893	.991	.229	35
36	16.935	213.51	12.608	1.051	.242	36
37	16.540	221.39	13.385	1.115	.257	37
38	16.138	229.64	14.230	1.186	.274	38
39	15.728	238.30	15.151	1.263	.291	39
40	15.310	247.40	16.159	1.347	.311	40
41	14.883	256.96	17.265	1.439	.332	41
42	14.446	267.03	18.485	1.540	.355	42
43	14.000	277.63	19.831	1.653	.381	43
44	13.542	288.79	21.326	1.777	.410	44
45	13.074	300.55	22.988	1.916	.442	45
46	12.592	312.93	24.851	2.071	.478	46
47	12.098	326.02	26.948	2.246	.518	47
48	11.590	339.86	29.324	2.444	.564	48
49	11.069	354.53	32.029	2.669	.616	49
50	10.536	370.18	35.135	2.928	.676	50
51	9.989	386.92	38.735	3.228	.745	51
52	9.430	404.86	42.933	3.578	.826	52
53	8.857	424.23	47.898	3.992	.921	53
54	8.268	445.10	53.834	4.486	1.035	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 65—Continued.

DEFERRED ANNUITY (AGE 65)—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |65-x|$	$100 \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $|65-x|$	$\frac{100 \bar{P} \bar{a}_x}{12}$ $|65-x|$	$\frac{100 \bar{P} \bar{a}_x}{52}$ $|65-x|$	x
55	7.662	467.65	61.035	5.086	1.174	55
56	7.035	492.03	69.940	5.828	1.345	56
57	6.386	518.46	81.187	6.766	1.561	57
58	5.713	547.22	95.785	7.982	1.842	58
59	5.012	578.62	115.447	9.621	2.220	59
	4.281					
60		613.11	143.217	11.935	2.754	60
61	3.517	651.29	185.183	15.432	3.561	61
62	2.714	693.84	255.652	21.304	4.916	62
63	1.866	741.46	397.353	33.113	7.641	63
64	0.965	795.11	.....	.....	.....	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 70.

LIMITED PAYMENT LIFE (AGE 70)—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x|70-x}$	$100 \bar{A}_x$	$100 P_{x|70-x}$	$\frac{100 P_x}{12}$	$\frac{100 P_x}{52}$	x
16	23.772	28.06	1.180	.098	.023	16
17	23.518	28.76	1.223	.102	.024	17
18	23.263	29.46	1.266	.106	.024	18
19	23.007	30.15	1.310	.109	.025	19
20	22.748	30.86	1.357	.113	.026	20
21	22.488	31.57	1.404	.117	.027	21
22	22.228	32.28	1.452	.121	.028	22
23	21.960	32.99	1.502	.125	.029	23
24	21.691	33.71	1.554	.130	.030	24
25	21.416	34.45	1.609	.134	.031	25
26	21.136	35.20	1.665	.139	.032	26
27	20.850	35.97	1.725	.144	.033	27
28	20.557	36.75	1.788	.149	.034	28
29	20.256	37.55	1.854	.155	.036	29
30	19.949	38.37	1.923	.160	.037	30
31	19.635	39.21	1.997	.166	.038	31
32	19.314	40.06	2.074	.173	.040	32
33	18.985	40.93	2.156	.180	.041	33
34	18.649	41.82	2.242	.187	.043	34
35	18.307	42.71	2.333	.194	.045	35
36	17.958	43.63	2.430	.203	.047	36
37	17.601	44.57	2.532	.211	.049	37
38	17.239	45.51	2.640	.220	.051	38
39	16.870	46.47	2.755	.230	.053	39
40	16.496	47.43	2.875	.240	.055	40
41	16.114	48.41	3.004	.250	.058	41
42	15.726	49.40	3.141	.262	.060	42
43	15.330	50.41	3.288	.274	.063	43
44	14.926	51.43	3.446	.287	.066	44
45	14.514	52.47	3.615	.301	.070	45
46	14.092	53.53	3.799	.317	.073	46
47	13.660	54.60	3.997	.333	.077	47
48	13.219	55.70	4.214	.351	.081	48
49	12.768	56.81	4.449	.371	.086	49
50	12.309	57.92	4.706	.392	.091	50
51	11.844	59.04	4.985	.415	.096	51
52	11.370	60.16	5.291	.441	.102	52
53	10.890	61.28	5.627	.469	.108	53
54	10.401	62.40	5.999	.500	.115	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 70—Continued.

LIMITED PAYMENT LIFE (AGE 70)—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x|70-s}$	$100 \bar{A}_x$	$100 \bar{P}_{x|70-s}$	$\frac{100 \bar{P}_{x|70-s}}{12}$	$\frac{100 \bar{P}_{x|70-s}}{52}$	x
55	9.903	63.53	6.415	.535	.123	55
56	9.393	64.66	6.884	.574	.132	56
57	8.871	65.80	7.417	.618	.143	57
58	8.335	66.94	8.031	.669	.154	58
59	7.785	68.08	8.745	.729	.168	59
60	7.219	69.22	9.589	.799	.184	60
61	6.638	70.35	10.598	.883	.204	61
62	6.039	71.47	11.835	.986	.228	62
63	5.419	72.57	13.392	1.116	.258	63
64	4.775	73.64	15.422	1.285	.297	64
65	4.101	74.70	18.215	1.518	.350	65
66	3.391	75.74	22.336	1.861	.430	66
67	2.637	76.76	29.109	2.426	.560	67
68	1.828	77.77	42.544	3.545	.818	68
69	0.954	78.77	.....	.....	...	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 70 or Previous Death.

70 OR DEATH—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x:70-x}$	$100 \bar{A}_{x:70-x}$	$100 \bar{P}_{x:70-x}$	$100 \bar{P}_{x:70-x}$ 12	$100 \bar{P}_{x:70-x}$ 52	x
16	23.772	29.73	1.251	.104	.024	16
17	23.518	30.48	1.296	.108	.025	17
18	23.263	31.23	1.342	.112	.026	18
19	23.007	31.99	1.390	.116	.027	19
20	22.748	32.76	1.440	.120	.028	20
21	22.488	33.52	1.491	.124	.029	21
22	22.226	34.30	1.543	.129	.030	22
23	21.960	35.09	1.598	.133	.031	23
24	21.691	35.88	1.654	.138	.032	24
25	21.416	36.69	1.713	.143	.033	25
26	21.136	37.52	1.775	.148	.034	26
27	20.850	38.37	1.840	.153	.035	27
28	20.557	39.23	1.908	.159	.037	28
29	20.256	40.12	1.981	.165	.038	29
30	19.949	41.03	2.057	.171	.040	30
31	19.635	41.96	2.137	.178	.041	31
32	19.314	42.91	2.222	.185	.043	32
33	18.985	43.88	2.311	.193	.044	33
34	18.649	44.87	2.406	.201	.046	34
35	18.307	45.89	2.507	.209	.048	35
36	17.958	46.92	2.613	.218	.050	36
37	17.601	47.97	2.725	.227	.052	37
38	17.239	49.04	2.845	.237	.055	38
39	16.870	50.13	2.972	.248	.057	39
40	16.496	51.24	3.106	.259	.060	40
41	16.114	52.37	3.250	.271	.062	41
42	15.726	53.51	3.403	.284	.065	42
43	15.330	54.68	3.567	.297	.069	43
44	14.926	55.88	3.744	.312	.072	44
45	14.514	57.10	3.934	.328	.076	45
46	14.092	58.35	4.141	.345	.080	46
47	13.660	59.62	4.365	.364	.084	47
48	13.219	60.93	4.609	.384	.089	48
49	12.768	62.26	4.876	.406	.094	49
50	12.309	63.61	5.168	.431	.099	50
51	11.844	64.99	5.487	.457	.106	51
52	11.370	66.39	5.839	.487	.112	52
53	10.890	67.81	6.227	.519	.120	53
54	10.401	69.25	6.658	.555	.128	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 70 or Previous Death—Continued.

70 OR DEATH—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x|70-x}$	$100 \bar{A}_{x|70-x}$	$100 \bar{P}_{x|70-x}$	$100 \bar{P}_{x|70-x}$ $\frac{12}{52}$	$100 \bar{P}_{x|70-x}$ $\frac{52}{52}$	x
55	9.903	70.73	7.142	.595	.137	55
56	9.393	72.23	7.690	.641	.148	56
57	8.871	73.78	8.317	.693	.160	57
58	8.335	75.36	9.041	.753	.174	58
59	7.785	76.99	9.890	.824	.190	59
60	7.219	78.66	10.896	.908	.210	60
61	6.638	80.38	12.109	1.009	.233	61
62	6.039	82.15	13.603	1.134	.262	62
63	5.419	83.98	15.497	1.291	.298	63
64	4.775	85.89	17.987	1.499	.346	64
65	4.101	87.88	21.429	1.786	.412	65
66	3.391	89.98	26.535	2.211	.510	66
67	2.637	92.21	34.968	2.914	.672	67
68	1.828	94.60	51.751	4.313	.995	68
69	0.954	97.18	.....	.....	...	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 70.

DEFERRED ANNUITY (AGE 70)—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x |70- x	$100 \bar{a}_x$ |70- x	$100 \bar{P} \bar{a}_x$ |70- x	$100 \bar{P} \bar{a}_x$ |70- x | 12	$100 \bar{P} \bar{a}_x$ |70- x | 52	x
16	23.772	56.55	2.379	.198	.046	16
17	23.518	58.37	2.482	.207	.048	17
18	23.263	60.26	2.590	.216	.050	18
19	23.007	62.22	2.704	.225	.052	19
20	22.748	64.27	2.825	.235	.054	20
21	22.488	66.41	2.953	.246	.057	21
22	22.226	68.64	3.088	.257	.059	22
23	21.960	70.96	3.231	.269	.062	23
24	21.691	73.37	3.383	.282	.065	24
25	21.416	75.89	3.544	.295	.068	25
26	21.136	78.50	3.714	.310	.071	26
27	20.850	81.21	3.895	.325	.075	27
28	20.557	84.03	4.088	.341	.079	28
29	20.256	86.96	4.293	.358	.083	29
30	19.949	90.01	4.512	.376	.087	30
31	19.635	93.19	4.746	.396	.091	31
32	19.314	96.49	4.996	.416	.096	32
33	18.985	99.93	5.264	.439	.101	33
34	18.649	103.52	5.551	.463	.107	34
35	18.307	107.28	5.860	.488	.113	35
36	17.958	111.20	6.192	.516	.119	36
37	17.601	115.30	6.551	.546	.126	37
38	17.239	119.59	6.937	.578	.133	38
39	16.870	124.10	7.356	.613	.141	39
40	16.496	128.84	7.810	.651	.150	40
41	16.114	133.82	8.305	.692	.160	41
42	15.726	139.07	8.843	.737	.170	42
43	15.330	144.59	9.432	.786	.181	43
44	14.926	150.40	10.076	.840	.194	44
45	14.514	156.52	10.784	.899	.207	45
46	14.092	162.97	11.565	.964	.222	46
47	13.660	169.79	12.430	1.036	.239	47
48	13.219	176.99	13.389	1.116	.257	48
49	12.768	184.63	14.460	1.205	.278	49
50	12.309	192.79	15.663	1.305	.301	50
51	11.844	201.51	17.014	1.418	.327	51
52	11.370	210.85	18.544	1.545	.357	52
53	10.890	220.93	20.287	1.691	.390	53
54	10.401	231.80	22.286	1.857	.429	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70 ; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 70—Continued.

DEFERRED ANNUITY (AGE 70)—3 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |70-x|$	$100 \bar{a}_x$ $|70-x|$	$100 \bar{P} \bar{a}_x$ $|70-x|$	$100 \bar{P} \bar{a}_x$ $\frac{|70-x|}{12}$	$100 \bar{P} \bar{a}_x$ $\frac{|70-x|}{52}$	x
55	9.903	243.55	24.594	2.050	.473	55
56	9.893	256.24	27.280	2.273	.525	56
57	8.871	270.01	30.487	2.536	.585	57
58	8.835	284.98	34.191	2.849	.658	58
59	7.785	301.34	38.708	3.226	.744	59
60	7.219	319.30	44.231	3.686	.851	60
61	6.638	339.18	51.097	4.258	.983	61
62	6.039	361.34	59.834	4.986	1.151	62
63	5.419	386.15	71.269	5.938	1.370	63
64	4.775	414.09	86.720	7.227	1.668	64
65	4.101	445.69	106.678	9.057	2.090	65
66	3.391	481.56	142.011	11.834	2.731	66
67	2.637	522.42	198.111	16.509	3.810	67
68	1.828	569.20	311.379	25.948	5.988	68
69	0.954	623.03	.....	.....	....	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 Per Week

WHOLE LIFE—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	22.05	4.72	26.77	4.48	31.25	4.80	17.49	53.54	16
17	21.82	4.82	26.64	4.61	31.25	4.95	18.05	54.25	17
18	21.61	4.92	26.53	4.73	31.26	5.11	18.63	55.00	18
19	21.45	5.01	26.46	4.86	31.32	5.27	19.24	55.83	19
20	21.33	5.11	26.44	4.98	31.42	5.44	19.87	56.73	20
21	21.27	5.20	26.47	5.11	31.58	5.60	20.53	57.71	21
22	21.24	5.29	26.53	5.23	31.76	5.76	21.21	58.73	22
23	21.24	5.39	26.63	5.35	31.98	5.93	21.91	59.82	23
24	21.25	5.48	26.73	5.48	32.21	6.09	22.63	60.93	24
25	21.27	5.57	26.84	5.61	32.45	6.26	23.37	62.08	25
26	21.30	5.67	26.97	5.74	32.71	6.44	24.14	63.29	26
27	21.32	5.77	27.09	5.88	32.97	6.62	24.92	64.51	27
28	21.35	5.87	27.22	6.02	33.24	6.80	25.73	65.77	28
29	21.39	5.98	27.37	6.16	33.53	6.99	26.57	67.09	29
30	21.42	6.09	27.51	6.31	33.82	7.19	27.44	68.45	30
31	21.45	6.20	27.65	6.46	34.11	7.40	28.33	69.84	31
32	21.47	6.31	27.78	6.62	34.40	7.60	29.26	71.28	32
33	21.50	6.42	27.92	6.78	34.70	7.81	30.22	72.73	33
34	21.52	6.53	28.05	6.94	34.99	8.03	31.20	74.22	34
35	21.53	6.65	28.18	7.11	35.29	8.25	32.21	75.75	35
36	21.54	6.76	28.30	7.28	35.58	8.49	33.26	77.33	36
37	21.55	6.88	28.43	7.45	35.88	8.73	34.34	78.95	37
38	21.55	7.00	28.55	7.63	36.18	8.98	35.45	80.61	38
39	21.54	7.12	28.66	7.80	36.46	9.24	36.60	82.30	39
40	21.53	7.24	28.77	7.99	36.76	9.50	37.79	84.05	40
41	21.50	7.36	28.86	8.17	37.03	9.77	39.02	85.82	41
42	21.46	7.48	28.94	8.36	37.30	10.04	40.29	87.63	42
43	21.42	7.60	29.02	8.55	37.57	10.32	41.60	89.49	43
44	21.36	7.72	29.08	8.74	37.82	10.61	42.97	91.40	44
45	21.29	7.84	29.13	8.94	38.07	10.92	44.38	93.37	45
46	21.22	7.96	29.18	9.14	38.32	11.23	45.85	95.40	46
47	21.12	8.08	29.20	9.35	38.55	11.56	47.37	97.48	47
48	21.01	8.20	29.21	9.55	38.76	11.88	48.94	99.58	48
49	20.89	8.31	29.20	9.76	38.96	12.23	50.56	101.75	49
50	20.75	8.41	29.16	9.97	39.13	12.57	52.24	103.94	50
51	20.59	8.52	29.11	10.19	39.30	12.94	53.98	106.22	51
52	20.41	8.62	29.03	10.41	39.44	13.32	55.78	108.54	52
53	20.22	8.71	28.93	10.63	39.56	13.69	57.65	110.90	53
54	20.02	8.81	28.83	10.86	39.69	14.09	59.57	113.35	54
55	19.79	8.89	28.68	11.07	39.75	14.50	61.56	115.81	55
56	19.54	8.96	28.50	11.29	39.79	14.91	63.63	118.33	56
57	19.25	9.03	28.28	11.49	39.77	15.32	65.78	120.87	57
58	18.94	9.08	28.02	11.68	39.70	15.75	68.01	123.46	58
59	18.59	9.11	27.70	11.85	39.55	16.15	70.35	126.05	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 Per Week—Continued.

WHOLE LIFE—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	18.22	9.12	27.34	12.01	39.35	16.55	72.79	128.69	60
61	17.82	9.12	26.94	12.14	39.08	16.93	75.34	131.35	61
62	17.39	9.09	26.48	12.25	38.73	17.29	77.98	134.00	62
63	16.92	9.04	25.96	12.33	38.29	17.63	80.70	136.62	63
64	16.42	8.98	25.40	12.38	37.78	17.92	83.47	139.17	64
65	15.89	8.89	24.78	12.41	37.19	18.17	86.27	141.63	65
66	15.32	8.78	24.10	12.41	36.51	18.38	89.06	143.95	66
67	14.71	8.65	23.36	12.36	35.72	18.54	91.82	146.08	67
68	14.06	8.48	22.54	12.27	34.81	18.62	94.51	147.94	68
69	13.38	8.26	21.64	12.11	33.75	18.62	97.08	149.45	69
70	12.67	8.01	20.68	11.88	32.56	18.52	99.47	150.55	70
71	11.94	7.71	19.65	11.58	31.23	18.28	101.63	151.14	71
72	11.22	7.39	18.61	11.21	29.82	17.95	103.52	151.29	72
73	10.50	7.05	17.55	10.79	28.34	17.51	105.09	150.94	73
74	9.80	6.70	16.50	10.33	26.83	16.96	106.34	150.13	74
75	9.11	6.35	15.46	9.83	25.29	16.33	107.25	148.87	75
76	8.43	5.99	14.42	9.30	23.72	15.62	107.85	147.19	76
77	7.78	5.63	13.41	8.76	22.17	14.83	108.14	145.14	77
78	7.15	5.26	12.41	8.21	20.62	13.99	108.12	142.73	78
79	6.55	4.89	11.44	7.67	19.11	13.15	107.79	140.05	79
80	5.99	4.54	10.53	7.14	17.67	12.31	107.12	137.10	80
81	5.49	4.20	9.69	6.64	16.33	11.48	106.12	133.93	81
82	5.02	3.88	8.90	6.18	15.08	10.69	104.76	130.53	82
83	4.60	3.58	8.18	5.77	13.95	9.94	103.10	126.99	83
84	4.21	3.32	7.53	5.40	12.93	9.24	101.18	123.35	84
85	3.85	3.09	6.94	5.07	12.01	8.63	99.03	119.67	85
86	3.53	2.89	6.42	4.78	11.20	8.11	96.71	116.02	86
87	3.26	2.75	6.01	4.52	10.53	7.69	94.23	112.45	87
88	3.05	2.63	5.68	4.33	10.01	7.32	91.68	109.01	88
89	2.92	2.51	5.43	4.15	9.58	7.00	89.00	105.58	89
90	2.80	2.41	5.21	3.97	9.18	6.71	86.29	102.18	90
91	2.67	2.30	4.97	3.79	8.76	6.42	83.11	98.29	91
92	2.55	2.20	4.75	3.62	8.37	6.12	79.28	93.77	92
93	2.42	2.08	4.50	3.43	7.93	5.80	75.11	88.84	93
94	2.27	1.95	4.22	3.22	7.44	5.44	70.48	83.36	94
95	2.09	1.80	3.89	2.97	6.86	5.01	64.97	76.84	95
96	1.88	1.62	3.50	2.66	6.16	4.51	58.35	69.02	96
97	1.64	1.41	3.05	2.33	5.38	3.94	50.96	60.28	97
98	1.34	1.15	2.49	1.90	4.39	3.22	41.65	49.26	98
99	1.00	0.85	1.85	1.41	3.26	2.38	30.82	36.46	99
100	0.52	0.45	0.97	0.74	1.71	1.24	16.26	19.21	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE-3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.906	.194	1.100	.184	1.284	.197	.719	2.200	16
17	.906	.200	1.105	.191	1.296	.205	.749	2.250	17
18	.906	.206	1.112	.198	1.310	.214	.781	2.305	18
19	.908	.212	1.120	.206	1.326	.223	.814	2.363	19
20	.912	.218	1.130	.213	1.343	.233	.849	2.425	20
21	.919	.225	1.144	.221	1.365	.242	.887	2.494	21
22	.927	.231	1.158	.228	1.386	.251	.926	2.563	22
23	.937	.238	1.175	.236	1.411	.262	.966	2.639	23
24	.948	.244	1.192	.244	1.436	.272	1.009	2.717	24
25	.959	.251	1.210	.253	1.463	.282	1.054	2.799	25
26	.972	.259	1.231	.262	1.493	.294	1.101	2.888	26
27	.984	.266	1.250	.271	1.521	.306	1.150	2.977	27
28	.998	.274	1.272	.281	1.553	.318	1.203	3.074	28
29	1.012	.283	1.295	.292	1.587	.331	1.258	3.176	29
30	1.027	.292	1.319	.303	1.622	.345	1.316	3.283	30
31	1.043	.301	1.344	.314	1.658	.360	1.377	3.395	31
32	1.059	.311	1.370	.326	1.696	.375	1.443	3.514	32
33	1.076	.321	1.397	.339	1.736	.391	1.512	3.639	33
34	1.093	.332	1.425	.353	1.778	.408	1.585	3.771	34
35	1.111	.343	1.454	.367	1.821	.426	1.662	3.909	35
36	1.130	.355	1.485	.382	1.867	.445	1.744	4.056	36
37	1.149	.367	1.516	.397	1.913	.466	1.831	4.210	37
38	1.169	.380	1.549	.414	1.963	.487	1.923	4.373	38
39	1.189	.393	1.582	.431	2.013	.510	2.021	4.544	39
40	1.211	.407	1.618	.449	2.067	.534	2.125	4.726	40
41	1.232	.422	1.654	.468	2.122	.560	2.236	4.918	41
42	1.254	.437	1.691	.488	2.179	.587	2.354	5.120	42
43	1.277	.453	1.730	.510	2.240	.615	2.480	5.335	43
44	1.300	.470	1.770	.532	2.302	.646	2.615	5.563	44
45	1.324	.488	1.812	.556	2.368	.679	2.760	5.807	45
46	1.350	.506	1.856	.581	2.437	.714	2.916	6.067	46
47	1.375	.526	1.901	.609	2.510	.753	3.084	6.347	47
48	1.402	.547	1.949	.637	2.586	.793	3.265	6.644	48
49	1.430	.569	1.999	.668	2.667	.837	3.460	6.964	49
50	1.457	.591	2.048	.700	2.748	.883	3.669	7.300	50
51	1.486	.615	2.101	.735	2.836	.934	3.895	7.665	51
52	1.514	.640	2.154	.772	2.926	.988	4.139	8.053	52
53	1.544	.665	2.209	.812	3.021	1.045	4.401	8.467	53
54	1.574	.693	2.267	.854	3.121	1.108	4.684	8.913	54
55	1.604	.721	2.325	.897	3.222	1.175	4.990	9.387	55
56	1.634	.749	2.383	.944	3.327	1.247	5.322	9.896	56
57	1.664	.780	2.444	.993	3.437	1.324	5.685	10.446	57
58	1.693	.812	2.505	1.044	3.549	1.408	6.081	11.038	58
59	1.722	.844	2.566	1.097	3.663	1.496	6.515	11.674	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of £ per Week—Continued.

WHOLE LIFE—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	1.750	.876	2.626	1.153	3.779	1.580	6.991	12.360	60
61	1.777	.909	2.686	1.210	3.896	1.688	7.511	13.095	61
62	1.802	.942	2.744	1.269	4.013	1.791	8.079	13.883	62
63	1.823	.974	2.797	1.329	4.126	1.900	8.696	14.722	63
64	1.842	1.007	2.849	1.389	4.238	2.010	9.362	15.610	64
65	1.857	1.039	2.896	1.450	4.346	2.123	10.081	16.550	65
66	1.867	1.070	2.937	1.512	4.449	2.240	10.853	17.542	66
67	1.871	1.100	2.971	1.572	4.543	2.358	11.680	18.581	67
68	1.869	1.128	2.997	1.631	4.628	2.476	12.566	19.670	68
69	1.862	1.150	3.012	1.686	4.698	2.592	13.513	20.803	69
70	1.849	1.169	3.018	1.733	4.751	2.702	14.513	21.966	70

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 Per Week.

WHOLE LIFE-3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.076	.016	.092	.015	.107	.016	.060	.183	16
17	.076	.017	.093	.016	.109	.017	.062	.188	17
18	.076	.017	.093	.017	.110	.018	.065	.193	18
19	.076	.018	.094	.017	.111	.019	.068	.198	19
20	.076	.018	.094	.018	.112	.019	.071	.202	20
21	.077	.019	.096	.018	.114	.020	.074	.208	21
22	.077	.019	.096	.019	.115	.021	.077	.213	22
23	.078	.020	.098	.020	.118	.022	.080	.220	23
24	.079	.020	.099	.020	.119	.023	.084	.226	24
25	.080	.021	.101	.021	.122	.024	.088	.234	25
26	.081	.022	.103	.022	.125	.025	.092	.242	26
27	.082	.022	.104	.023	.127	.026	.096	.249	27
28	.083	.023	.106	.023	.129	.027	.100	.256	28
29	.084	.024	.108	.024	.132	.028	.105	.265	29
30	.086	.024	.110	.025	.135	.029	.110	.274	30
31	.087	.025	.112	.026	.138	.030	.115	.283	31
32	.088	.026	.114	.027	.141	.031	.120	.292	32
33	.090	.027	.117	.028	.145	.032	.126	.303	33
34	.091	.028	.119	.029	.148	.034	.132	.314	34
35	.093	.029	.122	.031	.153	.035	.138	.326	35
36	.094	.030	.124	.032	.156	.037	.145	.338	36
37	.096	.031	.127	.033	.160	.039	.153	.352	37
38	.097	.032	.129	.035	.164	.041	.160	.365	38
39	.099	.033	.132	.036	.168	.043	.168	.379	39
40	.101	.034	.135	.037	.172	.045	.177	.394	40
41	.103	.035	.138	.039	.177	.047	.186	.410	41
42	.105	.036	.141	.041	.182	.049	.196	.427	42
43	.106	.038	.144	.043	.187	.051	.207	.445	43
44	.108	.039	.147	.044	.191	.054	.218	.463	44
45	.110	.041	.151	.046	.197	.057	.230	.484	45
46	.113	.042	.155	.048	.203	.060	.243	.506	46
47	.115	.044	.159	.051	.210	.063	.257	.530	47
48	.117	.046	.163	.053	.216	.066	.272	.554	48
49	.119	.047	.166	.056	.222	.070	.288	.580	49
50	.121	.049	.170	.058	.228	.074	.306	.608	50
51	.124	.051	.175	.061	.236	.078	.325	.639	51
52	.126	.053	.179	.064	.243	.082	.345	.670	52
53	.129	.055	.184	.068	.252	.087	.367	.706	53
54	.131	.058	.189	.071	.260	.092	.390	.742	54
55	.134	.060	.194	.075	.269	.098	.416	.783	55
56	.136	.062	.198	.079	.277	.104	.444	.825	56
57	.139	.065	.204	.083	.287	.110	.474	.871	57
58	.141	.068	.209	.087	.296	.117	.507	.920	58
59	.144	.070	.214	.091	.305	.125	.543	.973	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.017	.004	.021	.004	.025	.004	.014	.043	16
17	.017	.004	.021	.004	.025	.004	.014	.043	17
18	.017	.004	.021	.004	.025	.004	.015	.044	18
19	.017	.004	.021	.004	.025	.004	.016	.045	19
20	.018	.004	.022	.004	.026	.004	.016	.046	20
21	.018	.004	.022	.004	.026	.005	.017	.048	21
22	.018	.004	.022	.004	.026	.005	.018	.049	22
23	.018	.005	.023	.005	.028	.005	.018	.051	23
24	.018	.005	.023	.005	.028	.005	.019	.052	24
25	.018	.005	.023	.005	.028	.006	.020	.054	25
26	.019	.005	.024	.005	.029	.006	.021	.056	26
27	.019	.005	.024	.005	.029	.006	.022	.057	27
28	.019	.005	.024	.005	.029	.006	.023	.058	28
29	.019	.005	.024	.006	.030	.006	.024	.060	29
30	.020	.006	.026	.006	.032	.006	.025	.063	30
31	.020	.006	.026	.006	.032	.007	.026	.065	31
32	.020	.006	.026	.006	.032	.007	.028	.067	32
33	.021	.006	.027	.007	.034	.007	.029	.070	33
34	.021	.006	.027	.007	.034	.008	.030	.072	34
35	.021	.007	.028	.007	.035	.008	.032	.075	35
36	.022	.007	.029	.007	.036	.008	.034	.078	36
37	.022	.007	.029	.008	.037	.009	.035	.081	37
38	.022	.007	.029	.008	.037	.010	.037	.084	38
39	.023	.008	.031	.008	.039	.010	.039	.088	39
40	.023	.008	.031	.009	.040	.010	.041	.091	40
41	.024	.008	.032	.009	.041	.011	.043	.095	41
42	.024	.008	.032	.009	.041	.011	.046	.098	42
43	.024	.009	.033	.010	.043	.011	.048	.102	43
44	.025	.009	.034	.010	.044	.012	.050	.106	44
45	.025	.009	.034	.011	.045	.013	.053	.111	45
46	.026	.010	.036	.011	.047	.014	.056	.117	46
47	.026	.010	.036	.012	.048	.015	.059	.122	47
48	.027	.011	.038	.012	.050	.015	.063	.128	48
49	.028	.011	.039	.013	.052	.016	.066	.134	49
50	.028	.011	.039	.013	.052	.017	.071	.140	50
51	.029	.012	.041	.014	.055	.018	.075	.148	51
52	.029	.012	.041	.015	.056	.019	.080	.155	52
53	.030	.012	.042	.016	.058	.020	.085	.163	53
54	.030	.013	.043	.017	.060	.021	.090	.171	54
55	.031	.014	.045	.017	.062	.023	.096	.181	55
56	.032	.014	.046	.018	.064	.024	.102	.190	56
57	.032	.015	.047	.019	.066	.025	.109	.200	57
58	.033	.015	.048	.020	.068	.027	.117	.212	58
59	.033	.016	.049	.021	.070	.029	.125	.224	59

MANCHESTER UNITY EXPERIENCE, 1898-1897.

Weekly Premiums for a Sick Benefit of 1 per Week—Continued.

WHOLE LIFE—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.084	.017	.051	.022	.073	.031	.134	.238	60
61	.084	.018	.052	.023	.075	.032	.145	.252	61
62	.085	.018	.053	.024	.077	.034	.155	.266	62
63	.085	.018	.053	.026	.079	.037	.167	.283	63
64	.035	.019	.054	.027	.081	.039	.180	.300	64
65	.086	.020	.056	.028	.084	.041	.194	.319	65
66	.086	.021	.057	.029	.086	.043	.209	.338	66
67	.086	.021	.057	.030	.087	.045	.225	.357	67
68	.086	.022	.058	.031	.089	.048	.242	.379	68
69	.036	.022	.058	.032	.090	.050	.260	.400	69
70	.086	.022	.058	.033	.091	.052	.279	.422	70

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	20.04	3 59	23.63	2.91	26.54	2 49	6.54	35.57	16
17	19 74	3.65	23.39	2.98	26.37	2 57	6.75	35.69	17
18	19.46	3 72	23.18	3.05	26.23	2 65	6.97	35.85	18
19	19.23	3.77	23.00	3.12	26.12	2.74	7.20	36.06	19
20	19.04	3.83	22.87	3.19	26.06	2.81	7.43	36.30	20
21	18.90	3 88	22.78	3 25	26.03	2.89	7.67	36.59	21
22	18.79	3.93	22 72	3.31	26 03	2 96	7 92	36.91	22
23	18.71	3.97	22.68	3.37	26.05	3.03	8.17	37.25	23
24	18.63	4.02	22.65	3.44	26.09	3.10	8.43	37.62	24
25	18.56	4.06	22.62	3 50	26.12	3.17	8.68	37.97	25
26	18.49	4.11	22.60	3 56	26.16	3.24	8.94	38.34	26
27	18.43	4.15	22.58	3 62	26.20	3.31	9 20	38.71	27
28	18.36	4.20	22.56	3.68	26.24	3.38	9.47	39.09	28
29	18.29	4.24	22.53	3.74	26.27	3.45	9.74	39.46	29
30	18.21	4 29	22.50	3.80	26.30	3.52	10 02	39.84	30
31	18.13	4 33	22.46	3.87	26.33	3.59	10.30	40 22	31
32	18 03	4.38	22.41	3 94	26.35	3.66	10 58	40.59	32
33	17.93	4.43	22 36	3 99	26.35	3.73	10.87	40.95	33
34	17.82	4.47	22 29	4.06	26.35	3.81	11.16	41.32	34
35	17.71	4.50	22.21	4.13	26 34	3.88	11.45	41.67	35
36	17.58	4.54	22.12	4.19	26.31	3.96	11.73	42.00	36
37	17.44	4.58	22.02	4.24	26.26	4.03	12 02	42 31	37
38	17.29	4.61	21.90	4 30	26.20	4.11	12 30	42.61	38
39	17.12	4.64	21.76	4.35	26.11	4.18	12 58	42.87	39
40	16.93	4 67	21 60	4 40	26.00	4.24	12.85	43.09	40
41	16 73	4.69	21.42	4.44	25.86	4.31	13.11	43.28	41
42	16.51	4.70	21.21	4.49	25.70	4 37	13 37	43 44	42
43	16.26	4.72	20.98	4 52	25.50	4.43	13 62	43 55	43
44	16.00	4.72	20.72	4.55	25.27	4.48	13.86	43.61	44
45	15.71	4.72	20.43	4.59	25.02	4 53	14.09	43.64	45
46	15.40	4.71	20.11	4.61	24.72	4.58	14.30	43.60	46
47	15.07	4.69	19.76	4 62	24.38	4.63	14 50	43.51	47
48	14.70	4.67	19.37	4.62	23.99	4.67	14.68	43.34	48
49	14.30	4 63	18.93	4.62	23.55	4.70	14.82	43.07	49
50	13.87	4 57	18 44	4.60	23.04	4.72	14.93	42.69	50
51	13.40	4.50	17.90	4.58	22.48	4.72	14 98	42.18	51
52	12.89	4.41	17.30	4.54	21.84	4.71	14.97	41.62	52
53	12.35	4.30	16 65	4.48	21.13	4.69	14.88	40.70	53
54	11.75	4.18	15.93	4.40	20.33	4.64	14.70	39.67	54
55	11.11	4.03	15.14	4 29	19.43	4.56	14 42	38.41	55
56	10.40	3.85	14 25	4 16	18.41	4.46	14.03	36.90	56
57	9 62	3.64	13.26	3.98	17.24	4.32	13.51	35.07	57
58	8.77	3.40	12.17	3 74	15 91	4.12	12.85	32 88	58
59	7.85	3 09	10.94	3 46	14.40	3.86	12.02	30.28	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sum Assured for a term of years until age 25—Continued.

UNTIL AGE 65—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After 25.	At Maturity.	100
20	4.50	11.00	4.50	11.00	17.00	17.00	44.00	111.00	200.00
21	4.50	11.00	4.50	11.00	17.00	17.00	44.00	111.00	200.00
22	4.50	11.00	4.50	11.00	17.00	17.00	44.00	111.00	200.00
23	4.50	11.00	4.50	11.00	17.00	17.00	44.00	111.00	200.00
24	4.50	11.00	4.50	11.00	17.00	17.00	44.00	111.00	200.00

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.862	.154	1.016	.125	1.141	.107	.281	1.529	16
17	.859	.159	1.018	.130	1.148	.112	.294	1.554	17
18	.857	.164	1.021	.134	1.155	.117	.307	1.579	18
19	.857	.168	1.025	.139	1.164	.122	.321	1.607	19
20	.859	.173	1.032	.144	1.176	.127	.335	1.638	20
21	.864	.177	1.041	.149	1.190	.132	.351	1.673	21
22	.870	.182	1.052	.153	1.205	.137	.367	1.709	22
23	.878	.186	1.064	.158	1.222	.142	.383	1.747	23
24	.887	.191	1.078	.164	1.242	.148	.401	1.791	24
25	.896	.196	1.092	.169	1.261	.153	.419	1.833	25
26	.906	.201	1.107	.174	1.281	.159	.438	1.878	26
27	.917	.206	1.123	.180	1.303	.165	.458	1.926	27
28	.928	.212	1.140	.186	1.326	.171	.479	1.976	28
29	.940	.218	1.158	.192	1.350	.177	.501	2.028	29
30	.952	.224	1.176	.199	1.375	.184	.524	2.083	30
31	.966	.231	1.197	.206	1.403	.191	.549	2.143	31
32	.979	.238	1.217	.214	1.431	.199	.574	2.204	32
33	.993	.245	1.238	.221	1.459	.206	.602	2.267	33
34	1.007	.253	1.260	.229	1.489	.215	.631	2.335	34
35	1.023	.260	1.283	.238	1.521	.224	.661	2.406	35
36	1.038	.268	1.306	.247	1.553	.235	.693	2.481	36
37	1.054	.277	1.331	.256	1.587	.244	.727	2.558	37
38	1.071	.286	1.357	.266	1.623	.255	.762	2.640	38
39	1.089	.295	1.384	.277	1.661	.266	.800	2.727	39
40	1.106	.305	1.411	.287	1.698	.277	.839	2.814	40
41	1.124	.315	1.439	.298	1.737	.290	.881	2.908	41
42	1.143	.325	1.468	.311	1.779	.303	.926	3.008	42
43	1.161	.337	1.498	.323	1.821	.316	.973	3.110	43
44	1.182	.349	1.531	.336	1.867	.331	1.023	3.221	44
45	1.202	.361	1.563	.351	1.914	.346	1.078	3.338	45
46	1.223	.374	1.597	.366	1.963	.364	1.136	3.463	46
47	1.246	.388	1.634	.382	2.016	.383	1.198	3.597	47
48	1.268	.403	1.671	.399	2.070	.403	1.267	3.740	48
49	1.292	.418	1.710	.417	2.127	.425	1.339	3.891	49
50	1.316	.434	1.750	.437	2.187	.448	1.417	4.052	50
51	1.341	.450	1.791	.459	2.250	.473	1.500	4.223	51
52	1.367	.468	1.835	.481	2.316	.499	1.587	4.402	52
53	1.394	.485	1.879	.506	2.385	.530	1.680	4.595	53
54	1.421	.506	1.927	.532	2.459	.561	1.778	4.798	54
55	1.450	.528	1.976	.560	2.536	.595	1.882	5.013	55
56	1.478	.547	2.025	.591	2.616	.634	1.994	5.244	56
57	1.506	.570	2.076	.623	2.699	.676	2.116	5.491	57
58	1.535	.595	2.130	.655	2.785	.721	2.249	5.755	58
59	1.566	.617	2.183	.690	2.873	.770	2.398	6.041	59

ROCHESTER, N.Y. EXPERIMENTAL

TABLE 1

Run	Time	Temp	Pressure	Flow	Rate	Volume	Weight	Analysis
1	10.0	100	100	100	100	100	100	100
2	10.0	100	100	100	100	100	100	100
3	10.0	100	100	100	100	100	100	100
4	10.0	100	100	100	100	100	100	100
5	10.0	100	100	100	100	100	100	100
6	10.0	100	100	100	100	100	100	100
7	10.0	100	100	100	100	100	100	100
8	10.0	100	100	100	100	100	100	100
9	10.0	100	100	100	100	100	100	100
10	10.0	100	100	100	100	100	100	100
11	10.0	100	100	100	100	100	100	100
12	10.0	100	100	100	100	100	100	100
13	10.0	100	100	100	100	100	100	100
14	10.0	100	100	100	100	100	100	100
15	10.0	100	100	100	100	100	100	100
16	10.0	100	100	100	100	100	100	100
17	10.0	100	100	100	100	100	100	100
18	10.0	100	100	100	100	100	100	100
19	10.0	100	100	100	100	100	100	100
20	10.0	100	100	100	100	100	100	100
21	10.0	100	100	100	100	100	100	100
22	10.0	100	100	100	100	100	100	100
23	10.0	100	100	100	100	100	100	100
24	10.0	100	100	100	100	100	100	100
25	10.0	100	100	100	100	100	100	100
26	10.0	100	100	100	100	100	100	100
27	10.0	100	100	100	100	100	100	100
28	10.0	100	100	100	100	100	100	100
29	10.0	100	100	100	100	100	100	100
30	10.0	100	100	100	100	100	100	100
31	10.0	100	100	100	100	100	100	100
32	10.0	100	100	100	100	100	100	100
33	10.0	100	100	100	100	100	100	100
34	10.0	100	100	100	100	100	100	100
35	10.0	100	100	100	100	100	100	100
36	10.0	100	100	100	100	100	100	100
37	10.0	100	100	100	100	100	100	100
38	10.0	100	100	100	100	100	100	100
39	10.0	100	100	100	100	100	100	100
40	10.0	100	100	100	100	100	100	100
41	10.0	100	100	100	100	100	100	100
42	10.0	100	100	100	100	100	100	100
43	10.0	100	100	100	100	100	100	100
44	10.0	100	100	100	100	100	100	100
45	10.0	100	100	100	100	100	100	100
46	10.0	100	100	100	100	100	100	100
47	10.0	100	100	100	100	100	100	100
48	10.0	100	100	100	100	100	100	100
49	10.0	100	100	100	100	100	100	100
50	10.0	100	100	100	100	100	100	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.862	.154	1.016	.125	1.141	.107	.281	1.529	16
17	.859	.159	1.018	.130	1.148	.112	.294	1.554	17
18	.857	.164	1.021	.134	1.155	.117	.307	1.579	18
19	.857	.168	1.025	.139	1.164	.123	.321	1.607	19
20	.859	.173	1.032	.144	1.176	.127	.335	1.638	20
21	.864	.177	1.041	.149	1.190	.132	.351	1.673	21
22	.870	.182	1.052	.153	1.205	.137	.367	1.709	22
23	.878	.186	1.064	.158	1.222	.142	.383	1.747	23
24	.887	.191	1.078	.164	1.242	.148	.401	1.791	24
25	.896	.196	1.092	.169	1.261	.153	.419	1.833	25
26	.906	.201	1.107	.174	1.281	.159	.438	1.878	26
27	.917	.206	1.123	.180	1.303	.165	.458	1.926	27
28	.928	.212	1.140	.186	1.326	.171	.479	1.976	28
29	.940	.218	1.158	.192	1.350	.177	.501	2.028	29
30	.952	.224	1.176	.199	1.375	.184	.524	2.083	30
31	.966	.231	1.197	.206	1.403	.191	.549	2.143	31
32	.979	.238	1.217	.214	1.431	.199	.574	2.204	32
33	.993	.245	1.238	.221	1.459	.206	.602	2.267	33
34	1.007	.253	1.260	.229	1.489	.215	.631	2.335	34
35	1.023	.260	1.283	.238	1.521	.224	.661	2.406	35
36	1.038	.268	1.306	.247	1.553	.235	.693	2.481	36
37	1.054	.277	1.331	.256	1.587	.244	.727	2.558	37
38	1.071	.286	1.357	.266	1.623	.255	.762	2.640	38
39	1.089	.295	1.384	.277	1.661	.266	.800	2.727	39
40	1.106	.305	1.411	.287	1.698	.277	.839	2.814	40
41	1.124	.315	1.439	.298	1.737	.290	.881	2.908	41
42	1.143	.325	1.468	.311	1.779	.303	.926	3.008	42
43	1.161	.337	1.498	.323	1.821	.316	.978	3.110	43
44	1.182	.349	1.531	.336	1.867	.331	1.023	3.221	44
45	1.202	.361	1.563	.351	1.914	.346	1.078	3.338	45
46	1.223	.374	1.597	.366	1.963	.364	1.136	3.463	46
47	1.246	.388	1.634	.382	2.016	.383	1.198	3.597	47
48	1.268	.403	1.671	.399	2.070	.403	1.267	3.740	48
49	1.292	.418	1.710	.417	2.127	.425	1.339	3.891	49
50	1.316	.434	1.750	.437	2.187	.448	1.417	4.052	50
51	1.341	.450	1.791	.459	2.250	.473	1.500	4.223	51
52	1.367	.468	1.835	.481	2.316	.499	1.587	4.402	52
53	1.394	.485	1.879	.506	2.385	.530	1.680	4.595	53
54	1.421	.506	1.927	.532	2.459	.561	1.778	4.798	54
55	1.450	.528	1.976	.560	2.536	.595	1.882	5.013	55
56	1.478	.547	2.025	.591	2.616	.634	1.994	5.244	56
57	1.506	.570	2.076	.623	2.699	.676	2.116	5.491	57
58	1.535	.595	2.130	.655	2.785	.721	2.249	5.755	58
59	1.566	.617	2.183	.690	2.873	.770	2.398	6.041	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	1.595	.642	2.237	.729	2.966	.825	2.565	6.356	60
61	1.626	.668	2.294	.765	3.059	.881	2.752	6.692	61
62	1.658	.693	2.351	.807	3.158	.943	2.962	7.063	62
63	1.688	.718	2.406	.847	3.253	1.008	3.189	7.450	63

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.017	.003	.020	.002	.022	.002	.005	.029	16
17	.017	.003	.020	.002	.022	.002	.006	.030	17
18	.016	.003	.019	.003	.022	.002	.006	.030	18
19	.016	.003	.019	.003	.022	.002	.006	.030	19
20	.017	.003	.020	.003	.023	.002	.006	.031	20
21	.017	.003	.020	.003	.023	.002	.007	.032	21
22	.017	.003	.020	.003	.023	.003	.007	.033	22
23	.017	.004	.021	.003	.024	.003	.007	.034	23
24	.017	.004	.021	.003	.024	.003	.008	.035	24
25	.017	.004	.021	.003	.024	.003	.008	.035	25
26	.017	.004	.021	.003	.024	.003	.009	.036	26
27	.018	.004	.022	.003	.025	.003	.009	.037	27
28	.018	.004	.022	.004	.026	.003	.009	.038	28
29	.018	.004	.022	.004	.026	.003	.010	.039	29
30	.018	.004	.022	.004	.026	.004	.010	.040	30
31	.019	.004	.023	.004	.027	.004	.011	.042	31
32	.019	.005	.024	.004	.028	.004	.011	.043	32
33	.019	.005	.024	.004	.028	.004	.012	.044	33
34	.019	.005	.024	.005	.029	.004	.012	.045	34
35	.020	.005	.025	.005	.030	.004	.013	.047	35
36	.020	.005	.025	.005	.030	.005	.013	.048	36
37	.020	.005	.025	.005	.030	.005	.014	.049	37
38	.021	.005	.026	.005	.031	.005	.015	.051	38
39	.021	.006	.027	.005	.032	.005	.015	.052	39
40	.021	.006	.027	.006	.033	.005	.016	.054	40
41	.022	.006	.028	.006	.034	.005	.017	.056	41
42	.022	.006	.028	.006	.034	.006	.018	.058	42
43	.022	.007	.029	.006	.035	.006	.019	.060	43
44	.023	.007	.030	.006	.036	.006	.020	.062	44
45	.023	.007	.030	.007	.037	.007	.020	.064	45
46	.023	.007	.030	.007	.037	.007	.022	.066	46
47	.024	.007	.031	.007	.038	.008	.023	.069	47
48	.024	.008	.032	.008	.040	.008	.024	.072	48
49	.025	.008	.033	.008	.041	.008	.026	.075	49
50	.026	.008	.034	.008	.042	.009	.027	.078	50
51	.026	.009	.035	.009	.044	.009	.029	.082	51
52	.026	.009	.035	.009	.044	.010	.031	.085	52
53	.027	.009	.036	.010	.046	.010	.032	.088	53
54	.027	.010	.037	.010	.047	.011	.034	.092	54
55	.028	.010	.038	.011	.049	.011	.036	.096	55
56	.028	.011	.039	.011	.050	.012	.039	.101	56
57	.029	.011	.040	.012	.052	.013	.041	.106	57
58	.030	.011	.041	.013	.054	.014	.043	.111	58
59	.030	.012	.042	.013	.055	.015	.046	.116	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.031	.012	.043	.014	.057	.016	.049	.122	60
61	.031	.013	.044	.015	.059	.017	.053	.129	61
62	.032	.013	.045	.016	.061	.018	.057	.136	62
63	.032	.014	.046	.017	.063	.019	.061	.143	63

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	21.01	4.06	25.07	3.50	28.57	3.27	9.28	41.12	16
17	20.74	4.13	24.87	3.60	28.47	3.38	9.58	41.43	17
18	20.50	4.21	24.71	3.68	28.39	3.48	9.89	41.76	18
19	20.30	4.23	24.58	3.78	28.36	3.59	10.21	42.16	19
20	20.15	4.35	24.50	3.87	28.37	3.70	10.55	42.62	20
21	20.04	4.43	24.47	3.95	28.42	3.80	10.89	43.11	21
22	19.97	4.49	24.46	4.04	28.50	3.91	11.25	43.66	22
23	19.93	4.55	24.48	4.13	28.61	4.01	11.61	44.23	23
24	19.89	4.62	24.51	4.21	28.72	4.11	11.98	44.81	24
25	19.87	4.68	24.55	4.30	28.85	4.21	12.36	45.42	25
26	19.84	4.76	24.60	4.38	28.98	4.32	12.74	46.04	26
27	19.82	4.83	24.65	4.47	29.12	4.43	13.14	46.69	27
28	19.80	4.90	24.70	4.56	29.26	4.53	13.54	47.33	28
29	19.78	4.96	24.74	4.66	29.40	4.65	13.95	48.00	29
30	19.76	5.03	24.79	4.75	29.54	4.76	14.38	48.68	30
31	19.73	5.10	24.83	4.85	29.68	4.87	14.81	49.36	31
32	19.69	5.18	24.87	4.95	29.82	4.99	15.26	50.07	32
33	19.65	5.25	24.90	5.04	29.94	5.11	15.71	50.76	33
34	19.60	5.32	24.92	5.15	30.07	5.23	16.17	51.47	34
35	19.55	5.39	24.94	5.25	30.19	5.36	16.64	52.19	35
36	19.49	5.46	24.95	5.35	30.30	5.49	17.12	52.91	36
37	19.42	5.53	24.95	5.46	30.41	5.62	17.61	53.64	37
38	19.34	5.60	24.94	5.56	30.50	5.75	18.10	54.35	38
39	19.25	5.67	24.92	5.65	30.57	5.89	18.59	55.05	39
40	19.15	5.73	24.88	5.75	30.63	6.02	19.09	55.74	40
41	19.03	5.80	24.83	5.84	30.67	6.15	19.60	56.42	41
42	18.89	5.86	24.75	5.95	30.70	6.29	20.11	57.10	42
43	18.75	5.91	24.66	6.04	30.70	6.42	20.62	57.74	43
44	18.58	5.97	24.55	6.13	30.68	6.55	21.14	58.37	44
45	18.40	6.02	24.42	6.22	30.64	6.69	21.67	59.00	45
46	18.20	6.06	24.26	6.32	30.58	6.83	22.20	59.61	46
47	17.99	6.09	24.08	6.40	30.48	6.97	22.73	60.18	47
48	17.74	6.13	23.87	6.48	30.35	7.11	23.25	60.71	48
49	17.48	6.15	23.63	6.55	30.18	7.24	23.77	61.19	49
50	17.18	6.17	23.35	6.63	29.98	7.37	24.27	61.62	50
51	16.86	6.17	23.03	6.69	29.72	7.50	24.74	61.96	51
52	16.52	6.15	22.67	6.75	29.42	7.62	25.18	62.22	52
53	16.14	6.13	22.27	6.81	29.08	7.73	25.58	62.39	53
54	15.74	6.09	21.83	6.84	28.67	7.83	25.93	62.43	54
55	15.29	6.05	21.34	6.85	28.19	7.92	26.22	62.33	55
56	14.80	5.97	20.77	6.85	27.62	7.99	26.44	62.05	56
57	14.26	5.88	20.14	6.80	26.94	8.04	26.59	61.57	57
58	13.67	5.75	19.42	6.74	26.16	8.05	26.65	60.86	58
59	13.02	5.59	18.61	6.63	25.24	8.01	26.61	59.86	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods	AGE.
60	12.32	5.39	17.71	6.47	24.18	7.93	26.45	58.56	60
61	11.55	5.15	16.70	6.26	22.96	7.77	26.11	56.84	61
62	10.71	4.87	15.58	5.98	21.56	7.54	25.54	54.64	62
63	9.79	4.53	14.32	5.63	19.95	7.20	24.66	51.81	63
64	8.77	4.14	12.91	5.21	18.12	6.74	23.38	48.24	64
65	7.66	3.68	11.34	4.68	16.02	6.14	21.59	43.75	65
66	6.42	3.16	9.58	4.06	13.64	5.38	19.18	38.20	66
67	5.06	2.54	7.60	3.31	10.91	4.43	16.00	31.84	67
68	3.54	1.83	5.37	2.40	7.77	3.25	11.90	22.92	68
69	1.86	0.99	2.85	1.31	4.16	1.80	6.66	12.62	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.884	.171	1.055	.147	1.202	.138	.390	1.730	16
17	.882	.176	1.058	.153	1.211	.144	.407	1.762	17
18	.881	.181	1.062	.158	1.220	.150	.425	1.795	18
19	.882	.186	1.068	.165	1.233	.156	.444	1.833	19
20	.886	.191	1.077	.170	1.247	.163	.464	1.874	20
21	.891	.197	1.088	.176	1.264	.169	.484	1.917	21
22	.898	.202	1.100	.182	1.282	.176	.506	1.964	22
23	.908	.207	1.115	.188	1.303	.183	.529	2.015	23
24	.917	.213	1.130	.194	1.324	.189	.552	2.065	24
25	.928	.219	1.147	.200	1.347	.197	.577	2.121	25
26	.939	.225	1.164	.207	1.371	.204	.603	2.178	26
27	.951	.231	1.182	.215	1.397	.212	.630	2.239	27
28	.963	.238	1.201	.222	1.423	.220	.659	2.302	28
29	.977	.245	1.222	.229	1.451	.230	.689	2.370	29
30	.991	.252	1.243	.238	1.481	.239	.721	2.441	30
31	1.005	.260	1.265	.247	1.512	.248	.754	2.514	31
32	1.019	.269	1.288	.256	1.544	.258	.790	2.592	32
33	1.035	.277	1.312	.265	1.577	.269	.827	2.673	33
34	1.051	.285	1.336	.276	1.612	.280	.867	2.759	34
35	1.068	.294	1.362	.287	1.649	.293	.909	2.851	35
36	1.085	.304	1.389	.298	1.687	.306	.953	2.946	36
37	1.103	.315	1.418	.310	1.728	.319	1.001	3.048	37
38	1.122	.325	1.447	.322	1.769	.334	1.050	3.153	38
39	1.141	.336	1.477	.335	1.812	.349	1.102	3.263	39
40	1.161	.347	1.508	.349	1.857	.365	1.157	3.379	40
41	1.181	.360	1.541	.362	1.903	.382	1.216	3.501	41
42	1.201	.373	1.574	.378	1.952	.400	1.279	3.631	42
43	1.223	.386	1.609	.394	2.003	.419	1.345	3.767	43
44	1.245	.400	1.645	.410	2.055	.439	1.416	3.910	44
45	1.268	.415	1.683	.428	2.111	.461	1.493	4.065	45
46	1.292	.430	1.722	.448	2.170	.485	1.575	4.230	46
47	1.317	.446	1.763	.468	2.231	.510	1.664	4.405	47
48	1.342	.464	1.806	.490	2.296	.538	1.759	4.593	48
49	1.369	.482	1.851	.513	2.364	.567	1.862	4.793	49
50	1.396	.501	1.897	.539	2.436	.599	1.972	5.007	50
51	1.424	.520	1.944	.565	2.509	.633	2.089	5.231	51
52	1.453	.541	1.994	.594	2.588	.670	2.215	5.473	52
53	1.482	.563	2.045	.625	2.670	.710	2.349	5.729	53
54	1.513	.586	2.099	.657	2.756	.753	2.493	6.002	54
55	1.544	.611	2.155	.692	2.847	.800	2.648	6.295	55
56	1.576	.636	2.212	.728	2.940	.851	2.815	6.606	56
57	1.607	.663	2.270	.767	3.037	.906	2.997	6.940	57
58	1.640	.690	2.330	.809	3.139	.966	3.197	7.302	58
59	1.672	.718	2.390	.852	3.242	1.029	3.418	7.689	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods	AGE.
60	1.707	.746	2.453	.896	3.349	1.098	3.664	8.111	60
61	1.740	.776	2.516	.943	3.459	1.171	3.933	8.563	61
62	1.774	.806	2.580	.990	3.570	1.249	4.229	9.048	62
63	1.807	.836	2.643	1.038	3.681	1.329	4.551	9.561	63
64	1.837	.867	2.704	1.091	3.795	1.412	4.896	10.103	64
65	1.868	.897	2.765	1.141	3.906	1.497	5.265	10.668	65
66	1.893	.932	2.825	1.197	4.022	1.587	5.656	11.265	66
67	1.919	.963	2.882	1.255	4.137	1.680	6.068	11.885	67
68	1.937	1.001	2.938	1.313	4.251	1.778	6.510	12.539	68

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.074	.014	.088	.012	.100	.012	.033	.145	16
17	.074	.014	.088	.013	.101	.012	.034	.147	17
18	.074	.015	.089	.013	.102	.013	.035	.150	18
19	.074	.016	.090	.014	.104	.013	.037	.154	19
20	.074	.016	.090	.014	.104	.014	.039	.157	20
21	.074	.016	.090	.015	.105	.014	.041	.160	21
22	.075	.017	.092	.015	.107	.015	.042	.164	22
23	.076	.017	.093	.016	.109	.015	.044	.168	23
24	.076	.018	.094	.016	.110	.016	.046	.172	24
25	.077	.018	.095	.017	.112	.016	.048	.176	25
26	.078	.019	.097	.017	.114	.017	.050	.181	26
27	.079	.019	.098	.018	.116	.018	.052	.186	27
28	.080	.020	.100	.019	.119	.018	.055	.192	28
29	.081	.021	.102	.019	.121	.019	.057	.197	29
30	.083	.021	.104	.020	.124	.020	.060	.204	30
31	.084	.022	.106	.020	.126	.021	.063	.210	31
32	.085	.022	.107	.021	.128	.022	.066	.216	32
33	.086	.023	.109	.022	.131	.022	.069	.222	33
34	.088	.024	.112	.023	.135	.023	.072	.230	34
35	.089	.025	.114	.024	.138	.024	.076	.238	35
36	.091	.025	.116	.025	.141	.026	.079	.246	36
37	.092	.026	.118	.026	.144	.027	.083	.254	37
38	.094	.027	.121	.027	.148	.028	.087	.263	38
39	.095	.028	.123	.028	.151	.029	.092	.272	39
40	.097	.029	.126	.029	.155	.030	.096	.281	40
41	.098	.030	.128	.030	.158	.032	.101	.291	41
42	.100	.031	.131	.032	.163	.033	.106	.302	42
43	.102	.032	.134	.033	.167	.035	.112	.314	43
44	.104	.033	.137	.034	.171	.037	.118	.326	44
45	.106	.034	.140	.036	.176	.038	.124	.338	45
46	.108	.036	.144	.037	.181	.040	.131	.352	46
47	.110	.037	.147	.039	.186	.043	.139	.368	47
48	.112	.039	.151	.041	.192	.045	.146	.383	48
49	.114	.040	.154	.043	.197	.047	.155	.399	49
50	.116	.042	.158	.045	.203	.050	.164	.417	50
51	.119	.043	.162	.047	.209	.053	.174	.436	51
52	.121	.045	.166	.050	.216	.056	.185	.457	52
53	.124	.047	.171	.052	.223	.059	.196	.478	53
54	.126	.049	.175	.055	.230	.063	.208	.501	54
55	.129	.051	.180	.058	.238	.067	.221	.526	55
56	.131	.053	.184	.061	.245	.071	.235	.551	56
57	.134	.055	.189	.064	.253	.076	.250	.579	57
58	.137	.058	.195	.067	.262	.081	.266	.609	58
59	.139	.060	.199	.071	.270	.086	.285	.641	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.142	.062	.204	.075	.279	.092	.305	.676	60
61	.145	.065	.210	.079	.289	.098	.328	.715	61
62	.148	.067	.215	.083	.298	.104	.352	.754	62
63	.150	.070	.220	.087	.307	.111	.379	.797	63
64	.153	.072	.225	.091	.316	.118	.408	.842	64
65	.156	.075	.231	.095	.326	.125	.439	.890	65
66	.158	.078	.236	.100	.336	.132	.471	.939	66
67	.160	.080	.240	.105	.345	.140	.506	.991	67
68	.162	.083	.245	.109	.354	.148	.543	1.045	68

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.017	.003	.020	.003	.023	.003	.007	.033	16
17	.017	.003	.020	.003	.023	.003	.008	.034	17
18	.017	.003	.020	.003	.023	.003	.008	.034	18
19	.017	.004	.021	.003	.024	.003	.009	.036	19
20	.017	.004	.021	.003	.024	.003	.009	.036	20
21	.017	.004	.021	.003	.024	.003	.009	.036	21
22	.017	.004	.021	.004	.025	.003	.010	.038	22
23	.017	.004	.021	.004	.025	.004	.010	.039	23
24	.018	.004	.022	.004	.026	.004	.011	.041	24
25	.018	.004	.022	.004	.026	.004	.011	.041	25
26	.018	.004	.022	.004	.026	.004	.012	.042	26
27	.018	.004	.022	.004	.026	.004	.012	.042	27
28	.019	.005	.024	.004	.028	.004	.013	.045	28
29	.019	.005	.024	.004	.028	.004	.013	.045	29
30	.019	.005	.024	.005	.029	.005	.014	.048	30
31	.019	.005	.024	.005	.029	.005	.014	.048	31
32	.020	.005	.025	.005	.030	.005	.015	.050	32
33	.020	.005	.025	.005	.030	.005	.016	.051	33
34	.020	.005	.025	.005	.030	.005	.017	.052	34
35	.021	.006	.027	.005	.032	.006	.017	.055	35
36	.021	.006	.027	.006	.033	.006	.018	.057	36
37	.021	.006	.027	.006	.033	.006	.019	.058	37
38	.022	.006	.028	.006	.034	.006	.020	.060	38
39	.022	.006	.028	.006	.034	.007	.021	.062	39
40	.022	.007	.029	.007	.036	.007	.022	.065	40
41	.023	.007	.030	.007	.037	.007	.023	.067	41
42	.023	.007	.030	.007	.037	.008	.025	.070	42
43	.024	.007	.031	.008	.039	.008	.026	.073	43
44	.024	.008	.032	.008	.040	.008	.027	.075	44
45	.024	.008	.032	.008	.040	.009	.029	.078	45
46	.025	.008	.033	.009	.042	.009	.030	.081	46
47	.025	.009	.034	.009	.043	.010	.032	.085	47
48	.026	.009	.035	.009	.044	.010	.034	.088	48
49	.026	.009	.035	.010	.045	.011	.036	.092	49
50	.026	.010	.036	.010	.046	.012	.038	.096	50
51	.027	.010	.037	.011	.048	.012	.040	.100	51
52	.028	.010	.038	.011	.049	.013	.043	.105	52
53	.028	.011	.039	.012	.051	.014	.045	.110	53
54	.029	.011	.040	.013	.053	.014	.048	.115	54
55	.030	.012	.042	.013	.055	.015	.051	.121	55
56	.030	.012	.042	.014	.056	.016	.054	.126	56
57	.031	.012	.043	.015	.058	.017	.058	.133	57
58	.032	.013	.045	.016	.061	.019	.061	.141	58
59	.032	.014	.046	.016	.062	.020	.066	.148	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70—3 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.033	.014	.047	.017	.064	.021	.071	.156	60
61	.033	.015	.048	.018	.066	.023	.076	.165	61
62	.034	.015	.049	.019	.068	.024	.082	.174	62
63	.034	.016	.050	.020	.070	.026	.088	.184	63
64	.035	.017	.052	.021	.073	.027	.094	.194	64
65	.036	.017	.053	.022	.075	.029	.101	.205	65
66	.036	.018	.054	.023	.077	.031	.109	.217	66
67	.037	.019	.056	.024	.080	.032	.117	.229	67
68	.037	.019	.056	.025	.081	.034	.126	.241	68

MORTALITY AND SICKNESS TABLES
3½ PER CENT.

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Mortality Table.

AGE.	Living.	Dying.	Probability of Living One Year.	Probability of Dying During the Year.	Average Duration of Life.	AGE.
<i>x</i>	<i>l_x</i>	<i>d_x</i>	<i>p_x</i>	<i>q_x</i>	<i>e_x</i>	<i>x</i>
16	100,000	202	.99798	.00202	47.414	16
17	99,798	230	.99770	.00230	46.509	17
18	99,568	256	.99742	.00258	45.616	18
19	99,312	284	.99714	.00286	44.732	19
20	99,028	311	.99686	.00314	43.858	20
21	98,717	339	.99658	.00342	42.995	21
22	98,378	361	.99633	.00367	42.141	22
23	98,017	383	.99610	.00390	41.295	23
24	97,634	400	.99590	.00410	40.456	24
25	97,234	415	.99572	.00428	39.620	25
26	96,819	429	.99557	.00443	38.787	26
27	96,390	441	.99543	.00457	37.958	27
28	95,949	452	.99528	.00472	37.130	28
29	95,497	467	.99511	.00489	36.303	29
30	95,030	483	.99493	.00507	35.479	30
31	94,547	497	.99473	.00527	34.658	31
32	94,050	516	.99451	.00549	33.839	32
33	93,534	537	.99426	.00574	33.021	33
34	92,997	559	.99399	.00601	32.210	34
35	92,438	581	.99370	.00630	31.402	35
36	91,857	610	.99336	.00664	30.598	36
37	91,247	640	.99298	.00702	29.799	37
38	90,607	674	.99257	.00743	29.006	38
39	89,933	709	.99212	.00788	28.219	39
40	89,224	745	.99165	.00835	27.439	40
41	88,479	781	.99117	.00883	26.667	41
42	87,698	818	.99068	.00932	25.900	42
43	86,880	852	.99020	.00980	25.139	43
44	86,028	885	.98972	.01028	24.383	44
45	85,143	918	.98922	.01078	23.630	45
46	84,225	953	.98868	.01132	22.883	46
47	83,272	993	.98807	.01193	22.139	47
48	82,279	1,041	.98734	.01266	21.400	48
49	81,238	1,100	.98647	.01353	20.668	49
50	80,138	1,167	.98545	.01455	19.945	50
51	78,971	1,239	.98430	.01570	19.232	51
52	77,732	1,319	.98304	.01696	18.531	52
53	76,413	1,398	.98171	.01829	17.841	53
54	75,015	1,474	.98034	.01966	17.164	54
55	73,541	1,548	.97894	.02106	16.499	55
56	71,993	1,623	.97747	.02253	15.843	56
57	70,370	1,696	.97588	.02412	15.196	57
58	68,674	1,780	.97409	.02591	14.560	58
59	66,894	1,871	.97202	.02798	13.934	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Mortality Table—Continued.

AGE.	Living.	Dying.	Probability of Living One Year.	Probability of Dying During the Year.	Average Duration of Life.	AGE.
<i>x</i>	<i>l_x</i>	<i>d_x</i>	<i>p_x</i>	<i>q_x</i>	<i>e_x</i>	<i>x</i>
60	65,023	1,975	.96961	.03039	13.320	60
61	63,048	2,089	.96687	.03313	12.722	61
62	60,959	2,205	.96382	.03618	12.141	62
63	58,754	2,320	.96050	.03950	11.578	63
64	56,434	2,428	.95697	.04303	11.033	64
65	54,006	2,523	.95328	.04672	10.507	65
66	51,483	2,604	.94943	.05057	9.997	66
67	48,879	2,671	.94536	.05464	9.503	67
68	46,208	2,726	.94101	.05899	9.023	68
69	43,482	2,771	.93626	.06374	8.558	69
70	40,711	2,808	.93102	.06898	8.107	70
71	37,903	2,835	.92521	.07479	7.670	71
72	35,068	2,847	.91882	.08118	7.250	72
73	32,221	2,845	.91171	.08829	6.846	73
74	29,376	2,824	.90385	.09615	6.461	74
75	26,552	2,782	.89519	.10481	6.095	75
76	23,770	2,713	.88586	.11414	5.749	76
77	21,057	2,614	.87586	.12414	5.426	77
78	18,443	2,485	.86527	.13473	5.124	78
79	15,958	2,327	.85418	.14582	4.844	79
80	13,631	2,144	.84274	.15726	4.585	80
81	11,487	1,940	.83110	.16890	4.348	81
82	9,547	1,724	.81946	.18054	4.130	82
83	7,823	1,502	.80798	.19202	3.929	83
84	6,321	1,284	.79684	.20316	3.744	84
85	5,037	1,079	.78588	.21412	3.572	85
86	3,958	891	.77490	.22510	3.409	86
87	3,067	725	.76362	.23638	3.253	87
88	2,342	580	.75212	.24788	3.106	88
89	1,762	458	.74048	.25952	2.965	89
90	1,304	353	.72884	.27116	2.829	90
91	951	269	.71742	.28258	2.695	91
92	682	200	.70644	.29356	2.560	92
93	482	147	.69550	.30450	2.415	93
94	335	106	.68332	.31668	2.254	94
95	229	76	.66734	.33266	2.068	95
96	153	55	.64352	.35648	1.848	96
97	98	38	.60636	.39364	1.598	97
98	60	27	.54916	.45084	1.305	98
99	33	18	.46470	.53530	0.958	99
100	15	15	.00000	1.00000	0.500	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Table.

AGE.	WEEKS OF SICKNESS PER MEMBER PER ANNUM.								AGE.
	First Three Months.	Second Three Months.	First Six Months	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	
16	.930	.054	.984	.021	1.005	.000	.000	1.005	16
17	.899	.057	.956	.024	.980	.000	.000	.980	17
18	.855	.063	.918	.028	.946	.006	.000	.952	18
19	.807	.069	.876	.035	.911	.012	.001	.924	19
20	.763	.075	.838	.041	.879	.018	.004	.901	20
21	.729	.081	.810	.046	.856	.024	.009	.889	21
22	.708	.086	.794	.051	.845	.029	.016	.890	22
23	.699	.088	.787	.054	.841	.035	.024	.900	23
24	.695	.091	.786	.057	.843	.037	.033	.913	24
25	.695	.093	.788	.059	.847	.040	.041	.928	25
26	.696	.094	.790	.062	.852	.041	.048	.941	26
27	.697	.096	.793	.064	.857	.044	.053	.954	27
28	.701	.098	.799	.065	.864	.046	.058	.968	28
29	.706	.101	.807	.067	.874	.048	.063	.985	29
30	.713	.104	.817	.069	.886	.052	.069	1.007	30
31	.722	.107	.829	.071	.900	.055	.078	1.033	31
32	.731	.111	.842	.075	.917	.058	.088	1.063	32
33	.740	.115	.855	.079	.934	.060	.101	1.095	33
34	.750	.119	.869	.084	.953	.062	.114	1.129	34
35	.761	.124	.885	.089	.974	.065	.129	1.168	35
36	.773	.130	.903	.094	.997	.070	.145	1.212	36
37	.788	.135	.923	.101	1.024	.075	.163	1.262	37
38	.805	.142	.947	.107	1.054	.083	.183	1.320	38
39	.824	.148	.972	.115	1.087	.090	.206	1.383	39
40	.843	.156	.999	.123	1.122	.097	.230	1.449	40
41	.862	.165	1.027	.130	1.157	.106	.253	1.516	41
42	.881	.173	1.054	.138	1.192	.113	.277	1.582	42
43	.899	.182	1.081	.146	1.227	.121	.301	1.649	43
44	.918	.191	1.109	.154	1.263	.128	.327	1.718	44
45	.938	.200	1.138	.164	1.302	.135	.357	1.794	45
46	.960	.210	1.170	.175	1.345	.143	.391	1.879	46
47	.985	.222	1.207	.187	1.394	.154	.431	1.979	47
48	1.012	.237	1.249	.199	1.448	.168	.430	2.096	48
49	1.041	.254	1.295	.213	1.508	.185	.538	2.231	49
50	1.072	.272	1.344	.228	1.572	.203	.609	2.384	50
51	1.104	.289	1.393	.248	1.641	.224	.691	2.556	51
52	1.137	.309	1.446	.268	1.714	.247	.784	2.745	52
53	1.173	.328	1.501	.294	1.795	.272	.888	2.955	53
54	1.212	.352	1.564	.322	1.886	.300	.999	3.185	54
55	1.255	.378	1.633	.355	1.988	.333	1.117	3.438	55
56	1.299	.408	1.707	.394	2.101	.374	1.240	3.715	56
57	1.345	.441	1.786	.436	2.222	.423	1.374	4.019	57
58	1.392	.476	1.868	.484	2.352	.480	1.525	4.357	58
59	1.440	.514	1.954	.533	2.492	.549	1.704	4.745	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Table—Continued.

AGE.	WEEKS OF SICKNESS PER MEMBER PER ANNUM.								AGE.
	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	
60	1.490	.557	2.047	.597	2.644	.629	1.925	5.198	60
61	1.545	.602	2.147	.663	2.810	.721	2.203	5.734	61
62	1.603	.648	2.251	.734	2.985	.828	2.547	6.360	62
63	1.662	.695	2.357	.808	3.165	.947	2.960	7.072	63
64	1.721	.743	2.464	.884	3.348	1.072	3.443	7.863	64
65	1.778	.792	2.570	.964	3.534	1.205	3.992	8.731	65
66	1.833	.846	2.679	1.051	3.730	1.348	4.607	9.685	66
67	1.884	.906	2.790	1.150	3.940	1.508	5.299	10.747	67
68	1.926	.970	2.896	1.259	4.155	1.687	6.086	11.928	68
69	1.954	1.032	2.986	1.374	4.360	1.883	6.981	13.224	69
70	1.968	1.087	3.055	1.487	4.542	2.083	7.992	14.617	70
71	1.967	1.131	3.098	1.590	4.688	2.280	9.116	16.084	71
72	1.956	1.164	3.120	1.680	4.800	2.468	10.337	17.605	72
73	1.941	1.189	3.130	1.754	4.884	2.644	11.644	19.172	73
74	1.925	1.208	3.133	1.816	4.949	2.809	13.026	20.784	74
75	1.905	1.225	3.130	1.867	4.997	2.956	14.475	22.428	75
76	1.877	1.238	3.115	1.903	5.018	3.078	15.977	24.073	76
77	1.840	1.247	3.087	1.922	5.009	3.166	17.530	25.705	77
78	1.789	1.249	3.038	1.927	4.965	3.213	19.122	27.300	78
79	1.728	1.239	2.967	1.911	4.878	3.222	20.744	28.844	79
80	1.660	1.215	2.875	1.879	4.754	3.203	22.363	30.320	80
81	1.589	1.185	2.774	1.832	4.606	3.164	23.926	31.696	81
82	1.521	1.143	2.664	1.778	4.442	3.107	25.365	32.914	82
83	1.456	1.100	2.556	1.718	4.274	3.019	26.638	33.981	83
84	1.389	1.055	2.444	1.667	4.111	2.903	27.748	34.762	84
85	1.316	1.001	2.317	1.621	3.938	2.771	28.702	35.411	85
86	1.233	.942	2.175	1.578	3.753	2.658	29.527	35.938	86
87	1.145	.920	2.065	1.510	3.575	2.608	30.228	36.411	87
88	1.062	.914	1.976	1.507	3.483	2.548	30.892	36.923	88
89	1.062	.914	1.976	1.507	3.483	2.548	31.494	37.525	89
90	1.062	.914	1.976	1.507	3.483	2.548	32.216	38.247	90
91	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	91
92	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	92
93	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	93
94	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	94
95	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	95
96	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	96
97	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	97
98	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	98
99	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	99
100	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Life Commutation Columns and Value of a Whole Life Annuity of 1.

3½ PER CENT.

x	D_x	$N_x = \sum D_{x+1}$	\bar{a}_x	x
16	57,671	1,255,038	22.2590	16
17	55,607	1,199,431	22.0668	17
18	53,603	1,145,828	21.8731	18
19	51,657	1,094,171	21.6784	19
20	49,768	1,044,403	21.4823	20
21	47,934	998,469	21.2853	21
22	46,154	950,315	21.0869	22
23	44,429	905,886	20.8863	23
24	42,759	863,127	20.6827	24
25	41,144	821,983	20.4750	25
26	39,583	782,400	20.2629	26
27	38,075	744,325	20.0457	27
28	36,619	707,706	19.8229	28
29	35,214	672,492	19.5940	29
30	33,857	638,635	19.3594	30
31	32,546	606,089	19.1192	31
32	31,280	574,809	18.8729	32
33	30,057	544,752	18.6207	33
34	28,874	515,878	18.3631	34
35	27,729	488,149	18.1009	35
36	26,623	461,526	17.8322	36
37	25,552	435,974	17.5588	37
38	24,515	411,459	17.2805	38
39	23,510	387,949	16.9979	39
40	22,536	365,413	16.7111	40
41	21,592	343,821	16.4199	41
42	20,678	323,143	16.1238	42
43	19,792	303,351	15.8233	43
44	18,935	284,416	15.5169	44
45	18,107	266,309	15.2038	45
46	17,306	249,003	14.8844	46
47	16,531	232,472	14.5590	47
48	15,782	216,690	14.2263	48
49	15,055	201,635	13.8892	49
50	14,349	187,286	13.5482	50
51	13,662	173,624	13.2044	51
52	12,993	160,631	12.8587	52
53	12,340	148,291	12.5128	53
54	11,703	136,586	12.1645	54
55	11,087	125,499	11.8149	55
56	10,486	115,013	11.4635	56
57	9,903.5	105,109.2	11.1085	57
58	9,337.9	95,771.3	10.7512	58
59	8,788.4	86,982.9	10.3924	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Life Commutation Columns and Value of a Whole Life Annuity of 1—Continued.

3½ PER CENT.

x	D_x	$N_x = \sum D_{x+1}$	\bar{a}_x	x
60	8,253.7	78,729.2	10.0334	60
61	7,732.3	70,996.9	9.6763	61
62	7,223.4	63,773.5	9.3229	62
63	6,726.7	57,046.8	8.9746	63
64	6,242.5	50,804.3	8.6321	64
65	5,771.9	45,032.4	8.2953	65
66	5,316.2	39,716.2	7.9638	66
67	4,876.6	34,839.6	7.6368	67
68	4,454.3	30,385.3	7.3139	68
69	4,049.8	26,335.5	6.9948	69
70	3,663.4	22,672.1	6.6802	70
71	3,295.4	19,376.7	6.3708	71
72	2,945.8	16,430.9	6.0681	72
73	2,615.2	13,815.7	5.7726	73
74	2,303.7	11,512.0	5.4863	74
75	2,011.8	9,500.2	5.2105	75
76	1,740.0	7,760.2	4.9474	76
77	1,489.3	6,270.9	4.6972	77
78	1,260.3	5,010.6	4.4613	78
79	1,053.6	3,957.0	4.2402	79
80	869.56	3,087.40	4.0339	80
81	708.03	2,379.37	3.8429	81
82	568.55	1,810.82	3.6661	82
83	450.12	1,360.70	3.5029	83
84	351.40	1,009.30	3.3510	84
85	270.55	738.75	3.2081	85
86	205.40	533.35	3.0731	86
87	153.78	379.57	2.9436	87
88	113.46	266.11	2.8194	88
89	82.47	183.64	2.6994	89
90	58.972	124.677	2.5856	90
91	41.554	83.123	2.4705	91
92	28.792	54.331	2.3558	92
93	19.660	34.671	2.2310	93
94	13.202	21.469	2.0923	94
95	8.7197	12.7488	1.9267	95
96	5.6288	7.1200	1.7269	96
97	3.4835	3.6365	1.5022	97
98	2.0606	1.5759	1.2177	98
99	1.0950	0.4809	0.8812	99
100	0.4809	0.0000	0.4138	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Commutation Columns.

3½ PER CENT.

AGE.	First Three Months.	First Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	AGE.
x	K_x^3	K_x^6	K_x^{12}	$K_x^{12|12}$	$K_x^{24|All}$	x
16	1,142,554	1,374,817	1,589,376	223,618	791,332	16
17	1,089,888	1,319,092	1,532,462	223,618	791,332	17
18	1,040,806	1,266,898	1,478,958	223,618	791,332	18
19	995,815	1,218,592	1,429,179	223,301	791,332	19
20	954,897	1,174,176	1,382,988	222,693	791,281	20
21	917,630	1,133,246	1,340,055	221,815	791,085	21
22	883,341	1,095,146	1,299,793	220,685	790,662	22
23	851,281	1,059,191	1,261,523	219,372	789,938	23
24	820,814	1,024,889	1,224,872	217,848	788,891	24
25	791,663	991,921	1,189,513	216,296	787,507	25
26	763,616	960,120	1,155,332	214,680	785,853	26
27	736,596	929,451	1,122,256	213,089	783,989	27
28	710,570	899,840	1,090,255	211,446	782,010	28
29	685,397	871,148	1,059,229	209,794	779,927	29
30	661,020	843,284	1,029,051	208,136	777,752	30
31	637,352	816,163	999,640	206,409	775,462	31
32	614,315	789,713	970,924	204,655	772,973	32
33	591,900	763,895	942,806	202,877	770,275	33
34	570,100	738,707	915,291	201,111	767,299	34
35	548,878	714,118	888,325	199,356	764,074	35
36	528,201	690,072	861,861	197,590	760,569	36
37	508,039	666,519	835,856	195,765	756,787	37
38	488,317	643,418	810,227	193,888	752,707	38
39	468,991	620,683	784,923	191,895	748,314	39
40	450,024	598,309	759,902	189,824	743,572	40
41	431,428	576,272	735,152	187,685	738,498	41
42	413,214	554,571	710,705	185,445	733,152	42
43	395,391	533,248	686,590	183,159	727,549	43
44	377,987	512,320	662,836	180,818	721,721	44
45	360,989	491,785	639,450	178,448	715,666	45
46	344,385	471,640	616,402	176,058	709,347	46
47	328,147	451,850	593,653	173,639	702,733	47
48	312,237	432,354	571,137	171,150	695,772	48
49	296,638	413,101	548,817	168,560	688,373	49
50	281,337	394,067	526,652	165,841	680,465	50
51	266,327	375,249	504,641	162,999	671,938	51
52	251,618	356,689	482,777	160,015	662,731	52
53	237,220	338,379	461,073	156,887	652,804	53
54	223,122	320,388	439,499	153,618	642,131	54
55	209,315	302,520	418,018	150,201	630,750	55
56	195,782	284,911	396,576	146,611	618,705	56
57	182,543	267,514	375,163	142,799	606,068	57
58	169,608	250,338	353,794	138,790	592,854	58
59	156,997	233,414	332,485	134,381	579,038	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Commutation Columns—Continued.

3½ PER CENT.

AGE.	First Three Months.	First Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	AGE.
x	K_x^3	K_x^6	K_x^{12}	$K_x^{12|12}$	$K_x^{24|All}$	x
60	144,732	216,771	311,259	129,704	564,524	60
61	132,627	200,416	290,134	124,678	549,144	61
62	121,279	184,368	269,130	119,288	532,678	62
63	110,103	168,674	248,320	113,515	514,921	63
64	99,331.3	153,397	227,806	107,378	495,736	64
65	88,998.3	138,608	207,704	100,942	475,064	65
66	79,146.6	124,363	188,122	94,266	452,945	66
67	69,810.4	110,718	169,123	87,401	429,479	67
68	61,026.2	97,710.4	150,753	80,369	404,773	68
69	52,842.1	85,404.4	133,098	73,200	378,912	69
70	45,811.8	73,897.4	116,295	65,945	352,003	70
71	38,469.4	63,275.4	100,503	58,703	324,221	71
72	32,336.2	53,615.6	85,885.4	51,593.6	295,797	72
73	26,902.3	44,948.2	72,550.4	44,736.6	267,081	73
74	22,133.1	37,257.6	60,549.4	38,240.6	238,471	74
75	17,983.7	30,504.2	49,881.4	32,185.6	210,393	75
76	14,414.0	24,639.2	40,517.9	26,647.1	183,269	76
77	11,386.9	19,615.4	32,425.1	21,682.9	157,502	77
78	8,860.46	15,376.7	25,547.5	17,535.5	133,432	78
79	6,793.46	11,866.7	19,811.1	13,623.9	111,339	79
80	5,134.36	9,017.87	15,127.5	10,529.9	91,421.6	80
81	3,827.06	6,753.77	11,383.6	8,007.0	73,810.6	81
82	2,814.56	4,986.27	8,448.80	5,990.80	58,565.6	82
83	2,041.29	3,631.97	6,190.50	4,411.10	45,670.6	83
84	1,458.93	2,609.67	4,481.00	3,202.60	35,016.6	84
85	1,027.90	1,851.25	3,205.30	2,302.00	26,405.9	85
86	715.41	1,301.08	2,270.22	1,643.98	19,590.7	86
87	494.49	911.33	1,597.79	1,167.81	14,300.3	87
88	341.87	636.13	1,121.26	820.24	10,271.1	88
89	238.10	443.04	780.92	571.32	7,252.48	89
90	163.20	303.67	535.26	391.58	5,031.18	90
91	109.97	204.63	360.69	263.85	3,416.48	91
92	72.73	135.34	238.55	174.49	2,259.58	92
93	47.08	87.62	154.43	112.96	1,462.80	93
94	29.69	55.26	97.39	71.22	922.46	94
95	18.09	33.67	59.34	43.39	562.06	95
96	10.50	19.54	34.44	25.18	326.21	96
97	5.68	10.57	18.63	13.62	176.48	97
98	2.75	5.12	9.02	6.58	85.42	98
99	1.08	2.02	3.55	2.59	33.63	99
100	0.25	0.47	0.82	0.60	7.80	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Whole Life Annuity of 1; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100.

WHOLE LIFE—3½ PER CENT.

AGE.	Whole Life Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x	$100 \bar{A}_x$	$100 \bar{P}_x$	$\frac{100 \bar{P}_x}{12}$	$\frac{100 \bar{P}_x}{52}$	x
16	22.258	23.43	1.052	.088	.020	16
17	22.066	24.09	1.092	.091	.021	17
18	21.873	24.75	1.131	.094	.022	18
19	21.679	25.42	1.172	.098	.023	19
20	21.483	26.10	1.214	.101	.023	20
21	21.285	26.78	1.258	.105	.024	21
22	21.087	27.46	1.302	.109	.025	22
23	20.887	28.15	1.348	.112	.026	23
24	20.683	28.85	1.394	.116	.027	24
25	20.475	29.56	1.444	.120	.028	25
26	20.263	30.29	1.495	.125	.029	26
27	20.046	31.04	1.548	.129	.030	27
28	19.823	31.81	1.604	.134	.031	28
29	19.594	32.59	1.664	.139	.032	29
30	19.360	33.40	1.725	.144	.033	30
31	19.120	34.22	1.790	.149	.034	31
32	18.873	35.08	1.858	.155	.036	32
33	18.621	35.94	1.930	.161	.037	33
34	18.364	36.82	2.005	.167	.039	34
35	18.101	37.73	2.085	.174	.040	35
36	17.833	38.65	2.167	.181	.042	36
37	17.559	39.59	2.255	.188	.043	37
38	17.281	40.55	2.347	.196	.045	38
39	16.999	41.52	2.442	.204	.047	39
40	16.712	42.51	2.543	.212	.049	40
41	16.420	43.51	2.650	.221	.051	41
42	16.124	44.53	2.761	.230	.053	42
43	15.823	45.57	2.880	.240	.055	43
44	15.516	46.62	3.005	.250	.058	44
45	15.204	47.70	3.137	.261	.060	45
46	14.884	48.80	3.278	.273	.063	46
47	14.558	49.92	3.429	.286	.066	47
48	14.226	51.06	3.589	.299	.069	48
49	13.889	52.22	3.760	.313	.072	49
50	13.548	53.39	3.941	.328	.076	50
51	13.204	54.58	4.134	.345	.080	51
52	12.859	55.76	4.337	.361	.083	52
53	12.513	56.95	4.551	.379	.088	53
54	12.165	58.15	4.780	.398	.092	54
55	11.815	59.36	5.024	.419	.097	55
56	11.463	60.57	5.284	.440	.102	56
57	11.108	61.79	5.563	.464	.107	57
58	10.751	63.01	5.861	.488	.113	58
59	10.392	64.25	6.182	.515	.119	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Whole Life Annuity of 1; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Continued.

WHOLE LIFE— $3\frac{1}{2}$ PER CENT.

AGE.	Whole Life Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x	$100 \bar{A}_x$	$100 P_x$	$\frac{100 P_x}{12}$	$\frac{100 P_x}{52}$	x
60	10.033	65.49	6.527	.544	.126	60
61	9.676	66.71	6.895	.575	.133	61
62	9.323	67.93	7.286	.607	.140	62
63	8.974	69.13	7.703	.642	.148	63
64	8.631	70.31	8.146	.679	.157	64
65	8.295	71.46	8.615	.718	.166	65
66	7.964	72.60	9.116	.760	.175	66
67	7.637	73.73	9.654	.805	.186	67
68	7.314	74.84	10.232	.853	.197	68
69	6.995	75.94	10.856	.905	.209	69
70	6.680	77.02	11.530	.961	.222	70
71	6.371	78.08	.....	.....	.....	71
72	6.068	79.12	.....	.....	.....	72
73	5.773	80.14	.....	.....	.....	73
74	5.486	81.13	.....	.....	.....	74
75	5.210	82.08	.....	.....	.....	75
76	4.948	82.98	.....	.....	.....	76
77	4.698	83.84	.....	.....	.....	77
78	4.462	84.65	.....	.....	.....	78
79	4.241	85.41	.....	.....	.....	79
80	4.033	86.13	.....	.....	.....	80
81	3.843	86.78	.....	.....	.....	81
82	3.666	87.39	.....	.....	.....	82
83	3.503	87.95	.....	.....	.....	83
84	3.351	88.47	.....	.....	.....	84
85	3.209	88.96	.....	.....	.....	85
86	3.074	89.43	.....	.....	.....	86
87	2.944	89.87	.....	.....	.....	87
88	2.819	90.30	.....	.....	.....	88
89	2.700	90.71	.....	.....	.....	89
90	2.585	91.11	.....	.....	.....	90
91	2.470	91.50	.....	.....	.....	91
92	2.356	91.89	.....	.....	.....	92
93	2.231	92.33	.....	.....	.....	93
94	2.093	92.80	.....	.....	.....	94
95	1.927	93.37	.....	.....	.....	95
96	1.727	94.06	.....	.....	.....	96
97	1.503	94.83	.....	.....	.....	97
98	1.220	95.80	.....	.....	.....	98
99	0.880	97.97	.....	.....	.....	99
100	0.416	98.57	.....	.....	.....	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 65.

LIMITED PAYMENT LIFE (AGE 65)— $3\frac{1}{2}$ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{\overline{65-x}|}$	$100 \bar{A}_x$	$100 \bar{P}_{\overline{65-x}|}$	$100 \bar{P}_{\overline{65-x}|} \frac{12}{12}$	$100 \bar{P}_{\overline{65-x}|} \frac{52}{52}$	x
16	21.429	23.43	1.093	.091	.021	16
17	21.206	24.09	1.136	.095	.022	17
18	20.980	24.75	1.180	.098	.023	18
19	20.752	25.42	1.225	.102	.024	19
20	20.520	26.10	1.272	.106	.024	20
21	20.286	26.78	1.320	.110	.025	21
22	20.050	27.46	1.370	.114	.026	22
23	19.809	28.15	1.421	.118	.027	23
24	19.563	28.85	1.475	.123	.028	24
25	19.311	29.56	1.531	.128	.029	25
26	19.053	30.29	1.590	.133	.031	26
27	18.788	31.04	1.652	.138	.032	27
28	18.515	31.81	1.718	.143	.033	28
29	18.234	32.59	1.787	.149	.034	29
30	17.945	33.40	1.861	.155	.036	30
31	17.648	34.22	1.939	.162	.037	31
32	17.342	35.08	2.023	.169	.039	32
33	17.028	35.94	2.111	.176	.041	33
34	16.705	36.82	2.204	.184	.042	34
35	16.374	37.73	2.304	.192	.044	35
36	16.034	38.65	2.411	.201	.046	36
37	15.685	39.59	2.524	.210	.049	37
38	15.327	40.55	2.646	.220	.051	38
39	14.961	41.52	2.775	.231	.053	39
40	14.587	42.51	2.914	.243	.056	40
41	14.202	43.51	3.064	.255	.059	41
42	13.808	44.53	3.225	.269	.062	42
43	13.404	45.57	3.400	.283	.065	43
44	12.988	46.62	3.589	.299	.069	44
45	12.560	47.70	3.798	.316	.073	45
46	12.118	48.80	4.027	.336	.077	46
47	11.663	49.92	4.280	.357	.082	47
48	11.193	51.06	4.562	.380	.088	48
49	10.709	52.22	4.876	.406	.094	49
50	10.211	53.39	5.229	.436	.101	50
51	9.700	54.58	5.627	.469	.108	51
52	9.174	55.78	6.078	.506	.117	52
53	8.633	56.95	6.597	.550	.127	53
54	8.074	58.15	7.202	.600	.139	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 65—Continued.

LIMITED PAYMENT LIFE (AGE 65)— $3\frac{1}{2}$ PER CENT.

AGE.	Temporary Annuity of 1	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_{65-x}	$100 \bar{A}_x$	$100 \bar{P}_x$	$100 \bar{P}_x$ $\frac{65-x}{12}$	$100 \bar{P}_x$ $\frac{65-x}{52}$	x
55	7.496	59.36	7.919	.660	.152	55
56	6.897	60.57	8.782	.732	.169	56
57	6.274	61.79	9.849	.821	.189	57
58	5.624	63.01	11.204	.934	.215	58
59	4.944	64.25	12.996	1.063	.250	59
60	4.232	65.49	15.475	1.290	.298	60
61	3.484	66.71	19.148	1.596	.368	61
62	2.695	67.93	25.206	2.101	.485	62
63	1.857	69.13	37.227	3.102	.716	63
64	0.962	70.31	.....	.....	.....	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 65 or Previous Death.

65 OR DEATH—3½ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x ${}_{65-x}$	$100 \bar{A}$ ${}_{x,65-x}$	$100 \bar{P}$ ${}_{x,65-x}$	$100 \bar{P}$ $\frac{x,65-x}{12}$	$100 \bar{P}$ $\frac{x,65-x}{52}$	x
16	21.429	26.28	1.226	.102	.024	16
17	21.206	27.06	1.276	.106	.025	17
18	20.980	27.83	1.327	.111	.026	18
19	20.762	28.61	1.379	.115	.027	19
20	20.520	29.41	1.433	.119	.028	20
21	20.286	30.21	1.489	.124	.029	21
22	20.050	31.03	1.548	.129	.030	22
23	19.809	31.86	1.608	.134	.031	23
24	19.563	32.70	1.672	.139	.032	24
25	19.311	33.57	1.738	.145	.033	25
26	19.053	34.46	1.809	.151	.035	26
27	18.788	35.37	1.883	.157	.036	27
28	18.515	36.31	1.961	.163	.038	28
29	18.234	37.27	2.044	.170	.039	29
30	17.945	38.27	2.133	.178	.041	30
31	17.648	39.29	2.226	.186	.043	31
32	17.342	40.34	2.326	.194	.045	32
33	17.028	41.42	2.432	.203	.047	33
34	16.706	42.54	2.547	.212	.049	34
35	16.374	43.67	2.667	.222	.051	35
36	16.034	44.84	2.797	.233	.054	36
37	15.685	46.04	2.935	.245	.056	37
38	15.327	47.27	3.084	.257	.059	38
39	14.961	48.53	3.244	.270	.062	39
40	14.587	49.82	3.415	.285	.066	40
41	14.202	51.14	3.601	.300	.069	41
42	13.808	52.50	3.802	.317	.073	42
43	13.404	53.89	4.020	.335	.077	43
44	12.988	55.32	4.259	.355	.082	44
45	12.560	56.80	4.522	.377	.087	45
46	12.118	58.31	4.812	.401	.093	46
47	11.663	59.88	5.134	.428	.099	47
48	11.193	61.50	5.495	.458	.106	48
49	10.709	63.16	5.898	.492	.113	49
50	10.211	64.87	6.353	.529	.122	50
51	9.700	66.63	6.869	.572	.132	51
52	9.174	68.44	7.460	.622	.143	52
53	8.633	70.30	8.143	.679	.157	53
54	8.074	72.23	8.946	.745	.172	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 65 or Previous Death—Continued.

65 OR DEATH— $3\frac{1}{2}$ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |65-x|$	$100 \bar{A}_x$ $|x, 65-x|$	$100 \bar{P}_x$ $|x, 65-x|$	$100 \bar{P}_x$ $\frac{|x, 65-x|}{12}$	$100 \bar{P}_x$ $\frac{|x, 65-x|}{52}$	x
55	7.496	74.21	9.900	.825	.190	55
56	6.897	76.27	11.058	.922	.213	56
57	6.274	78.42	12.499	1.042	.240	57
58	5.624	80.65	14.340	1.195	.276	58
59	4.944	82.99	16.786	1.399	.323	59
60	4.232	85.44	20.189	1.682	.388	60
61	3.484	88.01	25.261	2.105	.486	61
62	2.695	90.73	33.666	2.805	.647	62
63	1.857	93.61	50.409	4.201	.969	63
64	0.962	96.69	.....	.....	....	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 65.

DEFERRED ANNUITY (AGE 65)—3½ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |65-x|$	$100 \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $|65-x|$ $\frac{12}{12}$	$100 \bar{P} \bar{a}_x$ $|65-x|$ $\frac{52}{52}$	x
16	21.429	83.02	3.874	.323	.075	16
17	21.206	86.10	4.060	.338	.078	17
18	20.980	89.32	4.257	.355	.082	18
19	20.752	92.69	4.467	.372	.086	19
20	20.520	96.21	4.689	.391	.090	20
21	20.286	99.89	4.924	.410	.095	21
22	20.050	103.74	5.174	.431	.100	22
23	19.809	107.77	5.440	.453	.105	23
24	19.563	111.98	5.724	.477	.110	24
25	19.311	116.37	6.026	.502	.116	25
26	19.053	120.96	6.349	.529	.122	26
27	18.788	125.75	6.693	.558	.129	27
28	18.515	130.75	7.062	.588	.136	28
29	18.234	135.97	7.457	.621	.143	29
30	17.945	141.42	7.881	.657	.152	30
31	17.648	147.11	8.336	.695	.160	31
32	17.342	153.07	8.827	.736	.170	32
33	17.028	159.30	9.355	.780	.180	33
34	16.705	165.82	9.926	.827	.191	34
35	16.374	172.67	10.545	.879	.203	35
36	16.034	179.84	11.216	.935	.216	36
37	15.685	187.38	11.946	.995	.230	37
38	15.327	195.31	12.743	1.062	.245	38
39	14.961	203.66	13.613	1.134	.262	39
40	14.587	212.46	14.565	1.214	.280	40
41	14.202	221.75	15.614	1.301	.300	41
42	13.808	231.55	16.769	1.397	.322	42
43	13.404	241.91	18.048	1.504	.347	43
44	12.988	252.86	19.469	1.622	.374	44
45	12.560	264.43	21.053	1.754	.405	45
46	12.118	276.66	22.831	1.903	.439	46
47	11.663	289.64	24.834	2.070	.478	47
48	11.193	303.38	27.104	2.259	.521	48
49	10.709	318.03	29.697	2.476	.571	49
50	10.211	333.68	32.678	2.723	.628	50
51	9.700	350.46	36.130	3.011	.695	51
52	9.174	368.50	40.168	3.347	.772	52
53	8.633	388.00	44.944	3.745	.864	53
54	8.074	409.05	50.663	4.222	.974	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 65—Continued.

DEFERRED ANNUITY (AGE 65)— $3\frac{1}{2}$ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |65-x|$	$100 \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $\frac{|65-x|}{12}$	$100 \bar{P} \bar{a}_x$ $\frac{|65-x|}{52}$	x
55	7.496	431.85	57.611	4.801	1.108	55
56	6.897	456.61	66.204	5.517	1.273	56
57	6.274	483.46	77.058	6.422	1.482	57
58	5.624	512.75	91.172	7.598	1.753	58
59	4.944	544.80	110.194	9.183	2.119	59
60	4.232	580.10	137.075	11.423	2.636	60
61	3.484	619.22	177.732	14.811	3.418	61
62	2.695	662.84	245.952	20.496	4.730	62
63	1.857	711.78	383.296	31.941	7.371	63
64	0.962	766.99	.....	.....	.....	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 70.

LIMITED PAYMENT LIFE (AGE 70)— $3\frac{1}{2}$ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_{70-x}	$100 \bar{A}_x$	$100 P_x$	$\frac{100 P_x}{12}$	$\frac{100 P_x}{52}$	x
16	21.835	23.43	1.073	.089	.021	16
17	21.627	24.09	1.114	.093	.021	17
18	21.417	24.75	1.156	.096	.022	18
19	21.205	25.42	1.199	.100	.023	19
20	20.991	26.10	1.243	.104	.024	20
21	20.775	26.78	1.289	.107	.025	21
22	20.557	27.46	1.336	.111	.026	22
23	20.336	28.15	1.384	.115	.027	23
24	20.110	28.85	1.435	.120	.028	24
25	19.880	29.56	1.487	.124	.029	25
26	19.645	30.29	1.542	.129	.030	26
27	19.403	31.04	1.600	.133	.031	27
28	19.155	31.81	1.661	.138	.032	28
29	18.899	32.59	1.724	.144	.033	29
30	18.637	33.40	1.792	.149	.034	30
31	18.367	34.22	1.863	.155	.036	31
32	18.091	35.08	1.939	.162	.037	32
33	17.807	35.94	2.018	.168	.039	33
34	17.516	36.82	2.102	.175	.040	34
35	17.218	37.73	2.191	.183	.042	35
36	16.913	38.65	2.285	.190	.044	36
37	16.601	39.59	2.385	.199	.046	37
38	16.282	40.55	2.490	.208	.048	38
39	15.957	41.52	2.602	.217	.050	39
40	15.625	42.51	2.721	.227	.052	40
41	15.287	43.51	2.846	.237	.055	41
42	14.940	44.53	2.981	.248	.057	42
43	14.587	45.57	3.124	.260	.060	43
44	14.225	46.62	3.277	.273	.063	44
45	13.852	47.70	3.444	.287	.066	45
46	13.470	48.80	3.623	.302	.070	46
47	13.079	49.92	3.817	.318	.073	47
48	12.676	51.06	4.028	.336	.077	48
49	12.264	52.22	4.258	.355	.082	49
50	11.843	53.39	4.508	.376	.087	50
51	11.413	54.58	4.782	.399	.092	51
52	10.975	55.76	5.081	.423	.098	52
53	10.530	56.95	5.408	.451	.104	53
54	10.074	58.15	5.772	.481	.111	54

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MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 70 or Previous Death.

70 OR DEATH— $3\frac{1}{2}$ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |70-x|$	$100 \bar{A}_{x:70-x|}$	$100 \bar{P}_{x:70-x|}$	$100 \bar{P}_{x:70-x|}$ $\frac{12}{12}$	$100 \bar{P}_{x:70-x|}$ $\frac{52}{52}$	x
16	21.835	24.89	1.140	.095	.022	16
17	21.627	25.60	1.184	.099	.023	17
18	21.417	26.33	1.229	.102	.024	18
19	21.205	27.06	1.276	.106	.025	19
20	20.991	27.79	1.324	.110	.025	20
21	20.775	28.53	1.373	.114	.026	21
22	20.557	29.28	1.424	.119	.027	22
23	20.336	30.05	1.478	.123	.028	23
24	20.110	30.82	1.533	.128	.029	24
25	19.880	31.61	1.590	.133	.031	25
26	19.645	32.42	1.650	.138	.032	26
27	19.403	33.25	1.714	.143	.033	27
28	19.155	34.11	1.781	.148	.034	28
29	18.899	34.99	1.851	.154	.036	29
30	18.637	35.89	1.926	.161	.037	30
31	18.367	36.82	2.005	.167	.039	31
32	18.091	37.77	2.088	.174	.040	32
33	17.807	38.75	2.176	.181	.042	33
34	17.516	39.75	2.269	.189	.044	34
35	17.218	40.77	2.368	.197	.046	35
36	16.913	41.82	2.473	.206	.048	36
37	16.601	42.89	2.584	.215	.050	37
38	16.282	43.99	2.702	.225	.052	38
39	15.957	45.11	2.827	.236	.054	39
40	15.625	46.25	2.960	.247	.057	40
41	15.287	47.41	3.101	.258	.060	41
42	14.940	48.61	3.254	.271	.063	42
43	14.587	49.82	3.415	.285	.066	43
44	14.225	51.07	3.590	.299	.069	44
45	13.852	52.35	3.779	.315	.073	45
46	13.470	53.66	3.984	.332	.077	46
47	13.079	55.01	4.206	.351	.081	47
48	12.676	56.40	4.449	.371	.086	48
49	12.264	57.81	4.714	.393	.091	49
50	11.843	59.26	5.004	.417	.096	50
51	11.413	60.74	5.322	.444	.102	51
52	10.975	62.25	5.672	.473	.109	52
53	10.530	63.78	6.057	.505	.116	53
54	10.074	65.35	6.487	.541	.125	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 70 or Previous Death—Continued.

70 OR DEATH— $3\frac{1}{2}$ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x|70-x}$	$100 \bar{A}_{x|70-x}$	$100 \bar{P}_{x|70-x}$	$100 \bar{P}_{x|70-x} \frac{12}{68}$	$100 \bar{P}_{x|70-x} \frac{52}{68}$	x
55	9.608	66.95	6.968	.581	.134	55
56	9.130	68.59	7.513	.626	.144	56
57	8.637	70.29	8.138	.678	.157	57
58	8.131	72.03	8.859	.739	.170	58
59	7.608	73.83	9.704	.809	.187	59
60	7.068	75.68	10.707	.892	.206	60
61	6.511	77.60	11.918	.993	.229	61
62	5.935	79.58	13.409	1.117	.258	62
63	5.337	81.64	15.297	1.275	.294	63
64	4.712	83.79	17.782	1.482	.342	64
65	4.055	86.05	21.221	1.768	.408	65
66	3.361	88.44	26.314	2.193	.506	66
67	2.619	90.99	34.742	2.895	.668	67
68	1.820	93.74	51.505	4.292	.990	68
69	0.952	96.73	.....	.....	...	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 70.

DEFERRED ANNUITY (AGE 70)- $3\frac{1}{2}$ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x|70-x}$	$100 \bar{a}_{x|70-x}$	$100 \bar{P} \bar{a}_{x|70-x}$	$100 \bar{P} \bar{a}_{x|70-x} \frac{13}{12}$	$100 \bar{P} \bar{a}_{x|70-x} \frac{53}{52}$	x
16	21.835	42.43	1.943	.162	.037	16
17	21.627	44.01	2.035	.170	.039	17
18	21.417	45.65	2.131	.178	.041	18
19	21.205	47.37	2.233	.186	.043	19
20	20.991	49.17	2.342	.195	.045	20
21	20.775	51.05	2.457	.205	.047	21
22	20.557	53.02	2.579	.215	.050	22
23	20.336	55.08	2.708	.226	.052	23
24	20.110	57.23	2.846	.237	.055	24
25	19.880	59.48	2.992	.249	.058	25
26	19.645	61.83	3.147	.262	.061	26
27	19.403	64.27	3.312	.276	.064	27
28	19.155	66.83	3.489	.291	.067	28
29	18.899	69.50	3.677	.306	.071	29
30	18.637	72.28	3.878	.323	.075	30
31	18.367	75.19	4.094	.341	.079	31
32	18.091	78.24	4.325	.360	.083	32
33	17.807	81.42	4.572	.381	.088	33
34	17.516	84.76	4.839	.403	.093	34
35	17.218	88.26	5.126	.427	.099	35
36	16.913	91.92	5.435	.453	.105	36
37	16.601	95.77	5.769	.481	.111	37
38	16.282	99.83	6.131	.511	.118	38
39	15.957	104.09	6.523	.544	.125	39
40	15.625	108.59	6.950	.579	.134	40
41	15.287	113.34	7.414	.618	.143	41
42	14.940	118.35	7.922	.660	.152	42
43	14.587	123.65	8.477	.706	.163	43
44	14.225	129.24	9.085	.757	.175	44
45	13.852	135.15	9.757	.813	.188	45
46	13.470	141.41	10.498	.875	.202	46
47	13.079	148.04	11.319	.943	.218	47
48	12.676	155.06	12.233	1.019	.235	48
49	12.264	162.55	13.254	1.105	.255	49
50	11.843	170.55	14.401	1.200	.277	50
51	11.413	179.13	15.695	1.308	.302	51
52	10.975	188.35	17.162	1.430	.330	52
53	10.530	198.32	18.834	1.570	.362	53
54	10.074	209.08	20.754	1.730	.399	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 70—Continued.

DEFERRED ANNUITY (AGE 70)—3½ PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x 70-x	$100 \bar{a}_x$ 70-x	$100 P \bar{a}_x$ 70-x	$100 P \bar{a}_x$ 70-x 12	$100 P \bar{a}_x$ 70-x 52	
55	9.608	220.73	22,974	1,915	.442	55
56	9.130	233.38	25,562	2,130	.483	56
57	8.637	247.11	28,611	2,384	.520	57
58	8.131	262.07	32,231	2,686	.560	58
59	7.608	278.46	36,601	3,050	.704	59
60	7.068	296.50	41,950	3,496	.807	60
61	6.511	316.49	48,609	4,051	.935	61
62	5.935	338.79	57,083	4,757	1.098	62
63	5.337	363.81	68,168	5,681	1.311	63
64	4.712	392.03	83,198	6,933	1.600	64
65	4.055	423.99	104,560	8,713	2.011	65
66	3.361	460.33	136,962	11,414	2.634	66
67	2.619	501.83	191,611	15,968	3.685	67
68	1.820	549.41	301,874	25,156	5.805	68
69	0.952	604.28	.....	.....	.....	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE—3½ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	19.81	4.03	23.84	3.72	27.56	3.88	13.73	45.16	16
17	19.60	4.12	23.72	3.84	27.56	4.02	14.23	45.81	17
18	19.42	4.22	23.64	3.96	27.60	4.17	14.76	46.53	18
19	19.28	4.31	23.59	4.08	27.67	4.32	15.32	47.31	19
20	19.19	4.41	23.60	4.20	27.80	4.47	15.90	48.17	20
21	19.14	4.50	23.64	4.32	27.96	4.63	16.50	49.09	21
22	19.14	4.59	23.73	4.44	28.17	4.78	17.13	50.08	22
23	19.16	4.68	23.84	4.55	28.39	4.94	17.78	51.11	23
24	19.20	4.77	23.97	4.68	28.65	5.09	18.45	52.19	24
25	19.24	4.87	24.11	4.80	28.91	5.26	19.14	53.31	25
26	19.29	4.96	24.25	4.93	29.18	5.43	19.85	54.46	26
27	19.35	5.07	24.42	5.06	29.43	5.59	20.59	55.66	27
28	19.40	5.17	24.57	5.20	29.77	5.77	21.36	56.90	28
29	19.46	5.27	24.73	5.34	30.07	5.96	22.15	58.18	29
30	19.52	5.38	24.90	5.49	30.39	6.14	22.97	59.50	30
31	19.58	5.49	25.07	5.64	30.71	6.34	23.83	60.88	31
32	19.64	5.61	25.25	5.79	31.04	6.55	24.71	62.30	32
33	19.69	5.72	25.41	5.95	31.36	6.75	25.63	63.74	33
34	19.75	5.84	25.59	6.12	31.71	6.96	26.57	65.24	34
35	19.79	5.96	25.75	6.28	32.03	7.19	27.55	66.77	35
36	19.84	6.08	25.92	6.45	32.37	7.42	28.57	68.36	36
37	19.88	6.20	26.08	6.63	32.71	7.66	29.62	69.99	37
38	19.92	6.33	26.25	6.81	33.06	7.91	30.70	71.67	38
39	19.95	6.45	26.40	6.99	33.39	8.16	31.83	73.38	39
40	19.97	6.58	26.55	7.17	33.72	8.42	33.00	75.14	40
41	19.98	6.71	26.69	7.36	34.05	8.69	34.20	76.94	41
42	19.98	6.84	26.82	7.55	34.37	8.97	35.46	78.80	42
43	19.98	6.97	26.95	7.75	34.70	9.25	36.76	80.71	43
44	19.96	7.09	27.05	7.95	35.00	9.55	38.11	82.66	44
45	19.94	7.22	27.16	8.15	35.31	9.86	39.53	84.70	45
46	19.90	7.35	27.25	8.37	35.62	10.17	40.99	86.78	46
47	19.85	7.48	27.33	8.58	35.91	10.50	42.51	88.92	47
48	19.78	7.61	27.39	8.79	36.18	10.85	44.09	91.12	48
49	19.70	7.74	27.44	9.01	36.45	11.20	45.72	93.37	49
50	19.61	7.86	27.47	9.24	36.71	11.56	47.42	95.69	50
51	19.49	7.97	27.46	9.47	36.93	11.93	49.18	98.04	51
52	19.37	8.09	27.46	9.71	37.17	12.31	51.01	100.49	52
53	19.22	8.20	27.42	9.94	37.36	12.72	52.90	102.98	53
54	19.06	8.31	27.37	10.18	37.55	13.12	54.86	105.53	54
55	18.88	8.41	27.29	10.42	37.71	13.56	56.89	108.16	55
56	18.67	8.50	27.17	10.65	37.82	13.98	59.00	110.80	56
57	18.43	8.58	27.01	10.87	37.88	14.42	61.20	113.50	57
58	18.16	8.65	26.81	11.08	37.89	14.86	63.49	116.24	58
59	17.86	8.69	26.55	11.27	37.82	15.29	65.89	119.00	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week—Continued.

WHOLE LIFE—3½ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	17.54	8.73	26.27	11.45	37.72	15.71	68.40	121.83	60
61	17.18	8.74	25.92	11.60	37.52	16.13	71.02	124.67	61
62	16.79	8.73	25.52	11.73	37.25	16.52	73.74	127.51	62
63	16.37	8.71	25.08	11.84	36.92	16.87	76.55	130.34	63
64	15.91	8.66	24.57	11.92	36.49	17.20	79.41	133.10	64
65	15.42	8.59	24.01	11.97	35.98	17.49	82.31	135.78	65
66	14.89	8.51	23.40	11.99	35.39	17.73	85.20	138.32	66
67	14.31	8.39	22.70	11.98	34.68	17.92	88.07	140.67	67
68	13.70	8.24	21.94	11.91	33.85	18.04	90.87	142.76	68
69	13.05	8.04	21.09	11.78	32.87	18.07	93.56	144.50	69
70	12.37	7.80	20.17	11.57	31.74	18.00	96.09	145.83	70
71	11.67	7.53	19.20	11.30	30.50	17.82	98.39	146.71	71
72	10.98	7.22	18.20	10.95	29.15	17.52	100.41	147.08	72
73	10.29	6.90	17.19	10.56	27.75	17.11	102.13	146.99	73
74	9.61	6.56	16.17	10.11	26.28	16.60	103.52	146.40	74
75	8.94	6.22	15.16	9.63	24.79	16.00	104.58	145.37	75
76	8.28	5.88	14.16	9.13	23.29	15.31	105.32	143.92	76
77	7.65	5.52	13.17	8.60	21.77	14.57	105.75	142.09	77
78	7.03	5.17	12.20	8.07	20.27	13.76	105.87	139.90	78
79	6.45	4.82	11.27	7.54	18.81	12.93	105.67	137.41	79
80	5.91	4.47	10.38	7.02	17.40	12.10	105.14	134.64	80
81	5.40	4.13	9.53	6.54	16.07	11.30	104.25	131.62	81
82	4.95	3.82	8.77	6.09	14.86	10.53	103.01	128.40	82
83	4.54	3.53	8.07	5.68	13.75	9.80	101.46	125.01	83
84	4.15	3.27	7.42	5.33	12.75	9.12	99.65	121.52	84
85	3.80	3.04	6.84	5.01	11.85	8.51	97.60	117.96	85
86	3.48	2.85	6.33	4.72	11.05	8.00	95.38	114.43	86
87	3.22	2.71	5.93	4.46	10.39	7.60	92.99	110.98	87
88	3.01	2.59	5.60	4.28	9.88	7.23	90.52	107.63	88
89	2.89	2.49	5.38	4.10	9.48	6.92	87.94	104.34	89
90	2.77	2.38	5.15	3.93	9.08	6.64	85.31	101.03	90
91	2.65	2.28	4.93	3.76	8.69	6.35	82.22	97.26	91
92	2.53	2.17	4.70	3.58	8.28	6.06	78.48	92.82	92
93	2.39	2.06	4.45	3.40	7.85	5.75	74.40	88.00	93
94	2.25	1.94	4.19	3.19	7.38	5.40	69.87	82.65	94
95	2.08	1.79	3.87	2.94	6.81	4.98	64.46	76.25	95
96	1.86	1.61	3.47	2.65	6.12	4.47	57.95	68.54	96
97	1.63	1.40	3.08	2.31	5.34	3.91	50.66	59.91	97
98	1.34	1.15	2.49	1.89	4.38	3.19	41.45	49.02	98
99	0.99	0.86	1.85	1.40	3.25	2.37	30.71	36.33	99
100	0.52	0.46	0.98	0.73	1.71	1.25	16.22	19.18	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE—3½ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.890	.181	1.071	.167	1.238	.174	.616	2.028	16
17	.888	.187	1.075	.174	1.249	.182	.645	2.076	17
18	.888	.193	1.081	.181	1.262	.191	.675	2.128	18
19	.889	.199	1.088	.188	1.276	.199	.707	2.182	19
20	.893	.205	1.098	.196	1.294	.208	.740	2.242	20
21	.899	.211	1.110	.203	1.313	.218	.775	2.306	21
22	.908	.218	1.126	.211	1.337	.227	.812	2.376	22
23	.917	.224	1.141	.218	1.359	.237	.851	2.447	23
24	.928	.231	1.159	.226	1.385	.246	.892	2.523	24
25	.940	.238	1.178	.234	1.412	.257	.935	2.604	25
26	.952	.245	1.197	.243	1.440	.268	.980	2.688	26
27	.965	.253	1.218	.252	1.470	.279	1.027	2.776	27
28	.979	.261	1.240	.262	1.502	.291	1.078	2.871	28
29	.993	.269	1.262	.273	1.535	.304	1.130	2.969	29
30	1.008	.278	1.286	.284	1.570	.317	1.186	3.073	30
31	1.024	.287	1.311	.295	1.606	.332	1.246	3.184	31
32	1.041	.297	1.338	.307	1.645	.347	1.309	3.301	32
33	1.057	.307	1.364	.320	1.684	.362	1.376	3.422	33
34	1.075	.318	1.393	.333	1.726	.379	1.447	3.552	34
35	1.093	.329	1.422	.347	1.769	.397	1.522	3.688	35
36	1.113	.341	1.454	.362	1.816	.416	1.602	3.834	36
37	1.132	.353	1.485	.378	1.863	.436	1.687	3.986	37
38	1.153	.366	1.519	.394	1.913	.458	1.777	4.148	38
39	1.174	.379	1.553	.411	1.964	.480	1.872	4.316	39
40	1.195	.394	1.589	.429	2.018	.504	1.975	4.497	40
41	1.217	.409	1.626	.448	2.074	.529	2.083	4.686	41
42	1.239	.424	1.663	.468	2.131	.556	2.199	4.886	42
43	1.263	.440	1.703	.490	2.193	.585	2.323	5.101	43
44	1.286	.457	1.743	.512	2.255	.615	2.456	5.326	44
45	1.311	.475	1.786	.536	2.322	.649	2.600	5.571	45
46	1.337	.494	1.831	.562	2.393	.683	2.754	5.830	46
47	1.364	.514	1.878	.589	2.467	.721	2.920	6.108	47
48	1.390	.535	1.925	.618	2.543	.763	3.099	6.405	48
49	1.418	.557	1.975	.649	2.624	.806	3.292	6.722	49
50	1.447	.580	2.027	.682	2.709	.853	3.500	7.062	50
51	1.476	.604	2.080	.717	2.797	.904	3.725	7.426	51
52	1.506	.629	2.135	.755	2.890	.957	3.967	7.814	52
53	1.536	.655	2.191	.794	2.985	1.017	4.228	8.230	53
54	1.567	.683	2.250	.837	3.087	1.079	4.510	8.676	54
55	1.598	.712	2.310	.882	3.192	1.148	4.815	9.155	55
56	1.629	.742	2.371	.929	3.300	1.220	5.147	9.667	56
57	1.659	.772	2.431	.979	3.410	1.298	5.510	10.218	57
58	1.689	.805	2.494	1.031	3.525	1.382	5.905	10.812	58
59	1.719	.836	2.555	1.084	3.639	1.471	6.340	11.450	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week—Continued.

WHOLE LIFE—3½ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	1.748	.870	2.618	1.141	3.759	1.566	6.818	12.143	60
61	1.776	.903	2.679	1.199	3.878	1.667	7.340	12.885	61
62	1.801	.936	2.737	1.258	3.995	1.772	7.909	13.676	62
63	1.824	.971	2.795	1.319	4.114	1.880	8.530	14.524	63
64	1.843	1.003	2.846	1.381	4.227	1.993	9.201	15.421	64
65	1.859	1.036	2.895	1.443	4.338	2.108	9.923	16.369	65
66	1.870	1.069	2.939	1.506	4.445	2.226	10.698	17.369	66
67	1.874	1.099	2.973	1.569	4.542	2.346	11.532	18.420	67
68	1.873	1.127	3.000	1.628	4.628	2.467	12.424	19.519	68
69	1.866	1.149	3.015	1.684	4.699	2.583	13.375	20.657	69
70	1.852	1.168	3.020	1.732	4.752	2.695	14.385	21.832	70

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE—3½ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.074	.015	.089	.014	.103	.015	.051	.169	16
17	.074	.016	.090	.014	.104	.015	.054	.173	17
18	.074	.016	.090	.015	.105	.016	.056	.177	18
19	.074	.017	.091	.016	.107	.016	.059	.182	19
20	.075	.017	.092	.016	.108	.017	.062	.187	20
21	.075	.018	.093	.017	.110	.018	.065	.193	21
22	.076	.018	.094	.018	.112	.019	.068	.199	22
23	.076	.019	.095	.018	.113	.020	.071	.204	23
24	.077	.019	.096	.019	.115	.021	.074	.210	24
25	.078	.020	.098	.019	.117	.022	.078	.217	25
26	.079	.021	.100	.020	.120	.022	.082	.224	26
27	.080	.021	.101	.021	.122	.023	.086	.231	27
28	.081	.022	.103	.022	.125	.024	.090	.239	28
29	.083	.022	.105	.023	.128	.025	.094	.247	29
30	.084	.023	.107	.024	.131	.026	.099	.256	30
31	.085	.024	.109	.025	.134	.028	.104	.266	31
32	.087	.025	.112	.026	.138	.029	.109	.276	32
33	.088	.026	.114	.027	.141	.030	.115	.286	33
34	.090	.026	.116	.028	.144	.032	.121	.297	34
35	.091	.027	.118	.029	.147	.033	.127	.307	35
36	.093	.028	.121	.030	.151	.035	.134	.320	36
37	.094	.029	.123	.032	.155	.036	.141	.332	37
38	.096	.031	.127	.033	.160	.038	.148	.346	38
39	.098	.032	.130	.034	.164	.040	.156	.360	39
40	.100	.033	.133	.035	.168	.042	.165	.375	40
41	.101	.034	.135	.037	.172	.044	.174	.390	41
42	.103	.035	.138	.039	.177	.046	.184	.407	42
43	.105	.037	.142	.041	.183	.049	.194	.426	43
44	.107	.038	.145	.043	.188	.051	.205	.444	44
45	.109	.040	.149	.045	.194	.054	.217	.465	45
46	.111	.041	.152	.047	.199	.057	.230	.486	46
47	.114	.043	.157	.049	.206	.060	.243	.509	47
48	.116	.045	.161	.051	.212	.064	.258	.534	48
49	.118	.047	.165	.054	.219	.067	.274	.560	49
50	.121	.048	.169	.057	.226	.071	.292	.589	50
51	.123	.050	.173	.060	.233	.075	.311	.619	51
52	.126	.052	.178	.063	.241	.080	.331	.652	52
53	.128	.055	.183	.066	.249	.085	.352	.686	53
54	.131	.057	.188	.070	.258	.090	.376	.724	54
55	.133	.059	.192	.074	.266	.096	.401	.763	55
56	.136	.062	.198	.077	.275	.102	.429	.806	56
57	.138	.064	.202	.082	.284	.108	.459	.851	57
58	.141	.067	.208	.086	.294	.115	.492	.901	58
59	.143	.070	.213	.090	.303	.123	.528	.954	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week Continued.

WHOLE LIFE— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.146	.073	.219	.095	.314	.131	.568	1.013	60
61	.148	.075	.223	.100	.323	.139	.612	1.074	61
62	.150	.078	.228	.105	.333	.148	.659	1.140	62
63	.152	.081	.233	.110	.343	.157	.711	1.211	63
64	.154	.084	.238	.115	.353	.166	.767	1.286	64
65	.155	.086	.241	.120	.361	.176	.827	1.364	65
66	.156	.089	.245	.126	.371	.186	.891	1.448	66
67	.156	.092	.248	.131	.379	.196	.961	1.536	67
68	.156	.094	.250	.136	.386	.206	1.035	1.627	68
69	.155	.096	.251	.140	.391	.215	1.115	1.721	69
70	.154	.097	.251	.144	.395	.225	1.199	1.819	70

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.017	.004	.021	.003	.024	.003	.012	.039	16
17	.017	.004	.021	.003	.024	.003	.013	.040	17
18	.017	.004	.021	.004	.025	.003	.013	.041	18
19	.017	.004	.021	.004	.025	.004	.013	.042	19
20	.017	.004	.021	.004	.025	.004	.014	.043	20
21	.017	.004	.021	.004	.025	.004	.015	.044	21
22	.017	.004	.021	.004	.025	.004	.016	.045	22
23	.018	.004	.022	.004	.026	.005	.016	.047	23
24	.018	.004	.022	.004	.026	.005	.017	.048	24
25	.018	.005	.023	.004	.027	.005	.018	.050	25
26	.018	.005	.023	.005	.028	.005	.019	.052	26
27	.019	.005	.024	.005	.029	.005	.020	.054	27
28	.019	.005	.024	.005	.029	.006	.021	.056	28
29	.019	.005	.024	.005	.029	.006	.022	.057	29
30	.020	.005	.025	.005	.030	.006	.023	.059	30
31	.020	.006	.026	.006	.032	.006	.024	.062	31
32	.020	.006	.026	.006	.032	.007	.025	.064	32
33	.020	.006	.026	.006	.032	.007	.027	.066	33
34	.021	.006	.027	.006	.033	.007	.028	.068	34
35	.021	.006	.027	.007	.034	.008	.029	.071	35
36	.021	.007	.028	.007	.035	.008	.031	.074	36
37	.022	.007	.029	.007	.036	.008	.032	.076	37
38	.022	.007	.029	.008	.037	.009	.034	.080	38
39	.023	.007	.030	.008	.038	.009	.036	.083	39
40	.023	.008	.031	.008	.039	.010	.038	.087	40
41	.023	.008	.031	.009	.040	.010	.040	.090	41
42	.024	.008	.032	.009	.041	.011	.042	.094	42
43	.024	.009	.033	.009	.042	.011	.045	.098	43
44	.025	.009	.034	.010	.044	.012	.047	.103	44
45	.025	.009	.034	.010	.044	.013	.050	.107	45
46	.026	.009	.035	.011	.046	.013	.053	.112	46
47	.026	.010	.036	.011	.047	.014	.056	.117	47
48	.027	.010	.037	.012	.049	.015	.059	.123	48
49	.027	.011	.038	.012	.050	.015	.063	.128	49
50	.028	.011	.039	.013	.052	.016	.067	.135	50
51	.028	.012	.040	.014	.054	.017	.072	.143	51
52	.029	.012	.041	.015	.056	.018	.076	.150	52
53	.030	.013	.043	.015	.058	.020	.081	.159	53
54	.030	.013	.043	.016	.059	.021	.087	.167	54
55	.031	.014	.045	.017	.062	.022	.093	.177	55
56	.032	.014	.046	.018	.064	.023	.099	.186	56
57	.032	.015	.047	.019	.066	.025	.106	.197	57
58	.032	.015	.047	.020	.067	.027	.114	.208	58
59	.033	.016	.049	.021	.070	.028	.122	.220	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week—Continued.

WHOLE LIFE— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.034	.017	.051	.022	.073	.030	.131	.234	60
61	.034	.018	.052	.023	.075	.032	.141	.248	61
62	.035	.018	.053	.024	.077	.034	.152	.263	62
63	.035	.019	.054	.025	.079	.036	.164	.279	63
64	.035	.019	.054	.027	.081	.038	.177	.296	64
65	.036	.020	.056	.028	.084	.040	.191	.315	65
66	.036	.021	.057	.029	.086	.043	.206	.335	66
67	.036	.021	.057	.030	.087	.045	.222	.354	67
68	.036	.022	.058	.031	.089	.047	.239	.375	68
69	.036	.022	.058	.032	.090	.050	.257	.397	69
70	.036	.022	.058	.033	.091	.052	.277	.420	70

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65- $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	18.27	3.17	21.44	2.52	23.96	2.13	5.48	31.57	16
17	18.00	3.23	21.23	2.59	23.82	2.21	5.69	31.72	17
18	17.76	3.29	21.05	2.67	23.72	2.29	5.90	31.91	18
19	17.55	3.36	20.91	2.74	23.65	2.37	6.12	32.14	19
20	17.40	3.41	20.81	2.81	23.62	2.45	6.35	32.42	20
21	17.29	3.46	20.75	2.87	23.62	2.52	6.59	32.73	21
22	17.21	3.52	20.73	2.93	23.66	2.59	6.84	33.09	22
23	17.16	3.56	20.72	3.00	23.72	2.67	7.09	33.48	23
24	17.11	3.62	20.73	3.06	23.79	2.73	7.34	33.86	24
25	17.08	3.66	20.74	3.12	23.86	2.80	7.59	34.25	25
26	17.04	3.71	20.75	3.19	23.94	2.87	7.85	34.66	26
27	17.01	3.76	20.77	3.25	24.02	2.95	8.11	35.08	27
28	16.97	3.82	20.79	3.31	24.10	3.02	8.38	35.50	28
29	16.94	3.86	20.80	3.38	24.18	3.09	8.66	35.93	29
30	16.90	3.91	20.81	3.45	24.26	3.17	8.94	36.37 ^a	30
31	16.85	3.97	20.82	3.51	24.33	3.24	9.23	36.80	31
32	16.79	4.03	20.82	3.58	24.40	3.32	9.52	37.24	32
33	16.73	4.07	20.80	3.66	24.46	3.39	9.82	37.67	33
34	16.66	4.12	20.78	3.73	24.51	3.47	10.12	38.10	34
35	16.58	4.17	20.75	3.80	24.55	3.55	10.42	38.52	35
36	16.50	4.21	20.71	3.86	24.57	3.63	10.72	38.92	36
37	16.40	4.26	20.66	3.92	24.58	3.71	11.03	39.32	37
38	16.29	4.30	20.59	3.99	24.58	3.79	11.33	39.70	38
39	16.16	4.35	20.51	4.04	24.55	3.87	11.62	40.04	39
40	16.02	4.38	20.40	4.10	24.50	3.94	11.91	40.35	40
41	15.86	4.41	20.27	4.16	24.43	4.02	12.20	40.65	41
42	15.68	4.44	20.12	4.21	24.33	4.09	12.48	40.90	42
43	15.48	4.46	19.94	4.26	24.20	4.15	12.76	41.11	43
44	15.26	4.48	19.74	4.30	24.04	4.22	13.03	41.29	44
45	15.02	4.48	19.50	4.34	23.84	4.28	13.29	41.41	45
46	14.76	4.48	19.24	4.38	23.62	4.34	13.54	41.50	46
47	14.47	4.48	18.95	4.40	23.35	4.40	13.77	41.52	47
48	14.15	4.46	18.61	4.42	23.03	4.45	13.98	41.46	48
49	13.79	4.44	18.23	4.43	22.66	4.49	14.17	41.32	49
50	13.40	4.40	17.80	4.43	22.23	4.52	14.31	41.06	50
51	12.98	4.34	17.32	4.41	21.73	4.54	14.41	40.68	51
52	12.52	4.26	16.78	4.39	21.17	4.55	14.44	40.16	52
53	12.01	4.18	16.19	4.34	20.53	4.53	14.40	39.46	53
54	11.46	4.07	15.53	4.27	19.80	4.50	14.27	38.57	54
55	10.85	3.93	14.78	4.19	18.97	4.44	14.04	37.45	55
56	10.18	3.77	13.95	4.06	18.01	4.36	13.70	36.07	56
57	9.45	3.57	13.02	3.89	16.91	4.23	13.23	34.37	57
58	8.63	3.34	11.97	3.67	15.64	4.05	12.61	32.30	58
59	7.74	3.05	10.79	3.41	14.20	3.80	11.83	29.83	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.852	.148	1.000	.118	1.118	.099	.256	1.473	16
17	.849	.152	1.001	.122	1.123	.104	.268	1.495	17
18	.847	.157	1.004	.127	1.131	.109	.281	1.521	18
19	.846	.162	1.006	.132	1.140	.114	.295	1.549	19
20	.848	.166	1.014	.137	1.151	.119	.309	1.579	20
21	.852	.171	1.023	.141	1.164	.124	.325	1.613	21
22	.858	.176	1.034	.146	1.180	.129	.341	1.650	22
23	.866	.180	1.046	.151	1.197	.135	.358	1.690	23
24	.875	.185	1.060	.156	1.216	.140	.375	1.731	24
25	.884	.190	1.074	.162	1.236	.145	.393	1.774	25
26	.894	.195	1.089	.167	1.256	.151	.412	1.819	26
27	.905	.200	1.105	.173	1.278	.157	.432	1.867	27
28	.917	.206	1.123	.179	1.302	.163	.453	1.918	28
29	.929	.212	1.141	.185	1.326	.169	.475	1.970	29
30	.942	.218	1.160	.192	1.352	.177	.498	2.027	30
31	.955	.225	1.180	.199	1.379	.184	.523	2.086	31
32	.968	.232	1.200	.206	1.406	.191	.549	2.146	32
33	.982	.239	1.221	.215	1.436	.199	.577	2.212	33
34	.997	.247	1.244	.223	1.467	.208	.606	2.281	34
35	1.013	.255	1.268	.232	1.500	.217	.636	2.353	35
36	1.029	.263	1.292	.241	1.533	.226	.669	2.428	36
37	1.046	.272	1.318	.250	1.568	.237	.703	2.508	37
38	1.063	.281	1.344	.260	1.604	.247	.739	2.590	38
39	1.080	.291	1.371	.270	1.641	.259	.777	2.677	39
40	1.098	.300	1.398	.281	1.679	.270	.816	2.765	40
41	1.117	.311	1.428	.293	1.721	.283	.859	2.863	41
42	1.136	.322	1.458	.305	1.763	.296	.904	2.963	42
43	1.155	.333	1.488	.318	1.806	.310	.952	3.068	43
44	1.175	.345	1.520	.331	1.851	.325	1.003	3.179	44
45	1.196	.357	1.553	.346	1.899	.341	1.058	3.298	45
46	1.218	.370	1.588	.361	1.949	.358	1.117	3.424	46
47	1.241	.384	1.625	.377	2.002	.377	1.181	3.560	47
48	1.264	.398	1.662	.395	2.057	.398	1.249	3.704	48
49	1.288	.415	1.703	.414	2.117	.419	1.323	3.859	49
50	1.312	.431	1.743	.434	2.177	.443	1.401	4.021	50
51	1.338	.447	1.785	.455	2.240	.468	1.486	4.194	51
52	1.365	.464	1.829	.479	2.308	.496	1.574	4.378	52
53	1.391	.484	1.875	.503	2.378	.525	1.668	4.571	53
54	1.419	.504	1.923	.529	2.452	.557	1.767	4.776	54
55	1.447	.524	1.971	.559	2.530	.592	1.873	4.995	55
56	1.476	.547	2.023	.589	2.612	.632	1.986	5.230	56
57	1.506	.569	2.075	.620	2.695	.674	2.109	5.478	57
58	1.534	.594	2.128	.653	2.781	.720	2.242	5.743	58
59	1.566	.617	2.183	.690	2.873	.769	2.393	6.035	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65—3½ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	1.595	.643	2.238	.728	2.966	.822	2.561	6.349	60
61	1.627	.666	2.293	.766	3.059	.881	2.750	6.690	61
62	1.659	.694	2.353	.801	3.154	.942	2.961	7.057	62
63	1.691	.716	2.407	.845	3.252	1.007	3.193	7.452	63

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65- $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.071	.012	.083	.010	.093	.008	.021	.122	16
17	.071	.013	.084	.010	.094	.009	.022	.125	17
18	.071	.013	.084	.011	.095	.009	.023	.127	18
19	.071	.013	.084	.011	.095	.009	.025	.129	19
20	.071	.014	.085	.011	.096	.010	.026	.132	20
21	.071	.014	.085	.012	.097	.010	.027	.134	21
22	.071	.015	.086	.012	.098	.011	.028	.137	22
23	.072	.015	.087	.013	.100	.011	.030	.141	23
24	.073	.015	.088	.013	.101	.012	.031	.144	24
25	.074	.016	.090	.013	.103	.012	.033	.148	25
26	.074	.016	.090	.014	.104	.013	.034	.151	26
27	.075	.017	.092	.014	.106	.013	.036	.155	27
28	.076	.017	.093	.015	.108	.014	.038	.160	28
29	.077	.018	.095	.015	.110	.014	.040	.164	29
30	.079	.018	.097	.016	.113	.015	.041	.169	30
31	.080	.018	.098	.017	.115	.015	.044	.174	31
32	.081	.019	.100	.017	.117	.016	.046	.179	32
33	.082	.020	.102	.018	.120	.017	.048	.185	33
34	.083	.021	.104	.019	.123	.017	.050	.190	34
35	.085	.021	.106	.019	.125	.018	.053	.196	35
36	.086	.022	.108	.020	.128	.019	.056	.203	36
37	.087	.023	.110	.021	.131	.020	.058	.209	37
38	.089	.023	.112	.022	.134	.021	.061	.216	38
39	.090	.024	.114	.022	.136	.022	.065	.223	39
40	.091	.025	.116	.023	.139	.023	.068	.230	40
41	.093	.026	.119	.024	.143	.024	.072	.239	41
42	.095	.027	.122	.025	.147	.025	.075	.247	42
43	.096	.028	.124	.027	.151	.026	.079	.256	43
44	.098	.029	.127	.028	.155	.027	.083	.265	44
45	.100	.030	.130	.029	.159	.028	.088	.275	45
46	.101	.031	.132	.030	.162	.030	.093	.285	46
47	.103	.032	.135	.032	.167	.031	.098	.296	47
48	.105	.033	.138	.033	.171	.033	.104	.308	48
49	.107	.035	.142	.034	.176	.035	.110	.321	49
50	.109	.036	.145	.036	.181	.037	.117	.335	50
51	.111	.037	.148	.038	.186	.039	.124	.349	51
52	.114	.038	.152	.040	.192	.041	.131	.364	52
53	.116	.040	.156	.042	.198	.044	.139	.381	53
54	.118	.042	.160	.044	.204	.047	.147	.398	54
55	.121	.044	.165	.047	.212	.049	.156	.417	55
56	.123	.046	.169	.049	.218	.053	.165	.436	56
57	.125	.047	.172	.052	.224	.056	.176	.456	57
58	.128	.049	.177	.054	.231	.060	.187	.478	58
59	.131	.051	.182	.057	.239	.064	.200	.503	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65—**3½** PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.133	.053	.186	.061	.247	.069	.213	.529	60
61	.136	.056	.192	.064	.256	.073	.229	.558	61
62	.138	.058	.196	.067	.263	.078	.247	.588	62
63	.141	.060	.201	.070	.271	.084	.266	.621	63

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.016	.003	.019	.002	.021	.002	.005	.028	16
17	.016	.003	.019	.002	.021	.002	.005	.028	17
18	.016	.003	.019	.003	.022	.002	.005	.029	18
19	.016	.003	.019	.003	.022	.002	.006	.030	19
20	.016	.003	.019	.003	.022	.002	.006	.030	20
21	.016	.003	.019	.003	.022	.002	.007	.031	21
22	.016	.003	.019	.003	.022	.003	.007	.032	22
23	.017	.003	.020	.003	.023	.003	.007	.033	23
24	.017	.004	.021	.003	.024	.003	.007	.034	24
25	.017	.004	.021	.003	.024	.003	.007	.034	25
26	.017	.004	.021	.003	.024	.003	.008	.035	26
27	.018	.004	.022	.003	.025	.003	.008	.036	27
28	.018	.004	.022	.003	.025	.003	.009	.037	28
29	.018	.004	.022	.004	.026	.003	.009	.038	29
30	.018	.004	.022	.004	.026	.003	.010	.039	30
31	.018	.004	.022	.004	.026	.004	.010	.040	31
32	.019	.004	.023	.004	.027	.004	.011	.042	32
33	.019	.005	.024	.004	.028	.004	.011	.043	33
34	.019	.005	.024	.004	.028	.004	.012	.044	34
35	.019	.005	.024	.005	.029	.004	.012	.045	35
36	.020	.005	.025	.005	.030	.004	.013	.047	36
37	.020	.005	.025	.005	.030	.004	.014	.048	37
38	.021	.005	.026	.005	.031	.005	.014	.050	38
39	.021	.006	.027	.005	.032	.005	.015	.052	39
40	.021	.006	.027	.005	.032	.005	.016	.053	40
41	.021	.006	.027	.006	.033	.005	.017	.055	41
42	.022	.006	.028	.006	.034	.006	.017	.057	42
43	.022	.007	.029	.006	.035	.006	.018	.059	43
44	.023	.007	.030	.006	.036	.006	.019	.061	44
45	.023	.007	.030	.007	.037	.007	.020	.064	45
46	.023	.007	.030	.007	.037	.007	.022	.066	46
47	.024	.007	.031	.007	.038	.007	.023	.068	47
48	.024	.008	.032	.008	.040	.007	.024	.071	48
49	.025	.008	.033	.008	.041	.008	.025	.074	49
50	.025	.008	.033	.008	.041	.009	.027	.077	50
51	.026	.008	.034	.009	.043	.009	.029	.081	51
52	.026	.009	.035	.009	.044	.010	.030	.084	52
53	.027	.009	.036	.010	.046	.010	.032	.088	53
54	.027	.010	.037	.010	.047	.011	.034	.092	54
55	.028	.010	.038	.011	.049	.011	.036	.096	55
56	.028	.011	.039	.011	.050	.012	.038	.100	56
57	.029	.011	.040	.012	.052	.013	.040	.105	57
58	.029	.011	.040	.013	.053	.014	.043	.110	58
59	.030	.012	.042	.013	.055	.015	.046	.116	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.031	.012	.043	.014	.057	.016	.049	.122	60
61	.031	.013	.044	.015	.059	.017	.053	.129	61
62	.032	.013	.045	.016	.061	.018	.057	.136	62
63	.032	.014	.046	.016	.062	.019	.061	.142	63

MANCHESTER UNITY EXPERIENCE, 1898-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—3½ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	19.03	3.53	22.56	2.98	25.54	2.73	7.61	35.88	16
17	18.78	3.61	22.39	3.08	25.47	2.84	7.90	36.21	17
18	18.57	3.69	22.26	3.16	25.42	2.94	8.20	36.56	18
19	18.40	3.76	22.16	3.26	25.42	3.05	8.50	36.97	19
20	18.28	3.83	22.11	3.34	25.45	3.15	8.83	37.43	20
21	18.20	3.90	22.10	3.43	25.53	3.25	9.16	37.94	21
22	18.16	3.97	22.13	3.51	25.64	3.35	9.50	38.49	22
23	18.14	4.04	22.18	3.60	25.78	3.45	9.86	39.09	23
24	18.14	4.10	22.24	3.69	25.93	3.55	10.22	39.70	24
25	18.14	4.17	22.31	3.77	26.08	3.65	10.58	40.31	25
26	18.15	4.24	22.39	3.86	26.25	3.76	10.96	40.97	26
27	18.16	4.31	22.47	3.95	26.42	3.86	11.35	41.63	27
28	18.17	4.39	22.56	4.04	26.60	3.97	11.74	42.31	28
29	18.18	4.46	22.64	4.14	26.78	4.08	12.15	43.01	29
30	18.19	4.53	22.72	4.24	26.96	4.20	12.57	43.73	30
31	18.19	4.62	22.81	4.33	27.14	4.32	13.01	44.47	31
32	18.19	4.69	22.88	4.44	27.32	4.43	13.46	45.21	32
33	18.19	4.77	22.96	4.54	27.50	4.56	13.92	45.98	33
34	18.18	4.84	23.02	4.65	27.67	4.68	14.38	46.73	34
35	18.16	4.93	23.09	4.75	27.84	4.81	14.86	47.51	35
36	18.14	5.00	23.14	4.86	28.00	4.94	15.35	48.29	36
37	18.11	5.08	23.19	4.97	28.16	5.08	15.84	49.08	37
38	18.07	5.16	23.23	5.08	28.31	5.22	16.35	49.88	38
39	18.02	5.24	23.26	5.18	28.44	5.36	16.86	50.66	39
40	17.96	5.31	23.27	5.29	28.56	5.50	17.38	51.44	40
41	17.88	5.39	23.27	5.39	28.66	5.64	17.90	52.20	41
42	17.79	5.46	23.25	5.50	28.75	5.78	18.43	52.96	42
43	17.69	5.52	23.21	5.60	28.81	5.92	18.97	53.70	43
44	17.57	5.58	23.15	5.71	28.86	6.07	19.53	54.46	44
45	17.43	5.65	23.08	5.81	28.89	6.21	20.08	55.18	45
46	17.28	5.70	22.98	5.92	28.90	6.36	20.65	55.91	46
47	17.11	5.75	22.86	6.02	28.88	6.51	21.22	56.61	47
48	16.91	5.80	22.71	6.11	28.82	6.67	21.78	57.27	48
49	16.69	5.84	22.53	6.20	28.73	6.82	22.34	57.89	49
50	16.45	5.86	22.31	6.29	28.60	6.96	22.89	58.45	50
51	16.18	5.88	22.06	6.37	28.43	7.10	23.42	58.95	51
52	15.88	5.88	21.76	6.44	28.20	7.24	23.91	59.35	52
53	15.55	5.88	21.43	6.51	27.94	7.37	24.38	59.69	53
54	15.19	5.86	21.05	6.56	27.61	7.49	24.79	59.89	54
55	14.79	5.83	20.62	6.59	27.21	7.60	25.14	59.95	55
56	14.35	5.77	20.12	6.61	26.73	7.69	25.43	59.85	56
57	13.86	5.69	19.55	6.59	26.14	7.76	25.65	59.55	57
58	13.31	5.59	18.90	6.53	25.43	7.79	25.79	59.01	58
59	12.71	5.44	18.15	6.45	24.60	7.79	25.83	58.22	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	12.05	5.26	17.31	6.31	23.62	7.72	25.75	57.09	60
61	11.32	5.04	16.36	6.12	22.48	7.60	25.50	55.58	61
62	10.52	4.77	15.29	5.87	21.16	7.38	25.01	53.55	62
63	9.63	4.46	14.09	5.54	19.63	7.07	24.22	50.92	63
64	8.65	4.09	12.74	5.12	17.86	6.64	23.02	47.52	64
65	7.57	3.64	11.21	4.63	15.84	6.06	21.32	43.22	65
66	6.36	3.13	9.49	4.02	13.51	5.33	18.99	37.83	66
67	5.02	2.53	7.55	3.28	10.83	4.40	15.89	31.12	67
68	3.53	1.82	5.35	2.39	7.74	3.24	11.85	22.83	68
69	1.86	0.98	2.84	1.31	4.15	1.79	6.64	12.58	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—3½ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.872	.162	1.034	.136	1.170	.125	.349	1.644	16
17	.868	.167	1.035	.142	1.177	.131	.365	1.673	17
18	.867	.172	1.039	.148	1.187	.137	.383	1.707	18
19	.868	.177	1.045	.154	1.199	.144	.401	1.744	19
20	.871	.182	1.053	.159	1.212	.150	.421	1.783	20
21	.876	.188	1.064	.165	1.229	.156	.441	1.826	21
22	.883	.193	1.076	.171	1.247	.163	.462	1.872	22
23	.892	.199	1.091	.177	1.268	.170	.485	1.923	23
24	.902	.204	1.106	.183	1.289	.177	.508	1.974	24
25	.912	.210	1.122	.190	1.312	.184	.532	2.028	25
26	.924	.216	1.140	.196	1.336	.191	.558	2.085	26
27	.936	.222	1.158	.204	1.362	.199	.585	2.146	27
28	.949	.229	1.178	.211	1.389	.207	.613	2.209	28
29	.962	.236	1.198	.219	1.417	.216	.643	2.276	29
30	.976	.243	1.219	.228	1.447	.225	.674	2.346	30
31	.990	.252	1.242	.236	1.478	.235	.708	2.421	31
32	1.005	.259	1.264	.245	1.509	.245	.744	2.498	32
33	1.022	.268	1.290	.255	1.545	.256	.782	2.583	33
34	1.038	.276	1.314	.265	1.579	.267	.821	2.667	34
35	1.055	.286	1.341	.276	1.617	.279	.863	2.759	35
36	1.073	.296	1.369	.287	1.656	.292	.908	2.856	36
37	1.091	.306	1.397	.299	1.696	.306	.954	2.956	37
38	1.110	.317	1.427	.312	1.739	.321	1.004	3.064	38
39	1.129	.328	1.457	.325	1.782	.336	1.057	3.175	39
40	1.149	.340	1.489	.339	1.828	.352	1.112	3.292	40
41	1.170	.353	1.523	.353	1.876	.369	1.171	3.416	41
42	1.191	.365	1.556	.368	1.924	.387	1.234	3.545	42
43	1.213	.378	1.591	.384	1.975	.406	1.300	3.681	43
44	1.235	.392	1.627	.401	2.028	.427	1.373	3.828	44
45	1.258	.408	1.666	.419	2.085	.448	1.450	3.983	45
46	1.283	.423	1.706	.439	2.145	.472	1.533	4.150	46
47	1.308	.440	1.748	.460	2.208	.498	1.622	4.328	47
48	1.334	.458	1.792	.482	2.274	.526	1.718	4.518	48
49	1.361	.476	1.837	.506	2.343	.556	1.822	4.721	49
50	1.389	.495	1.884	.531	2.415	.588	1.933	4.936	50
51	1.418	.515	1.933	.558	2.491	.622	2.052	5.165	51
52	1.447	.536	1.983	.587	2.570	.660	2.179	5.409	52
53	1.477	.558	2.035	.618	2.653	.700	2.315	5.668	53
54	1.508	.582	2.090	.651	2.741	.743	2.461	5.945	54
55	1.539	.607	2.146	.686	2.832	.791	2.617	6.240	55
56	1.572	.632	2.204	.724	2.928	.842	2.785	6.555	56
57	1.605	.659	2.264	.763	3.027	.898	2.970	6.895	57
58	1.637	.687	2.324	.803	3.127	.958	3.172	7.257	58
59	1.671	.715	2.386	.848	3.234	1.024	3.395	7.653	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	1.705	.744	2.449	.893	3.342	1.092	3.643	8.077	60
61	1.739	.774	2.513	.940	3.453	1.168	3.916	8.537	61
62	1.773	.804	2.577	.989	3.566	1.243	4.214	9.023	62
63	1.804	.836	2.640	1.038	3.678	1.325	4.538	9.541	63
64	1.836	.868	2.704	1.087	3.791	1.409	4.885	10.085	64
65	1.867	.898	2.765	1.142	3.907	1.494	5.258	10.659	65
66	1.892	.931	2.823	1.196	4.019	1.586	5.650	11.255	66
67	1.917	.966	2.883	1.252	4.135	1.680	6.067	11.882	67
68	1.940	1.000	2.940	1.313	4.253	1.780	6.511	12.544	68

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods	AGE.
16	.073	.014	.087	.011	.098	.010	.029	.137	16
17	.072	.014	.086	.012	.098	.011	.030	.139	17
18	.072	.014	.086	.013	.099	.011	.032	.142	18
19	.072	.015	.087	.013	.100	.012	.033	.145	19
20	.073	.015	.088	.013	.101	.013	.035	.149	20
21	.073	.016	.089	.014	.103	.013	.037	.153	21
22	.074	.016	.090	.014	.104	.014	.039	.157	22
23	.074	.017	.091	.015	.106	.014	.040	.160	23
24	.075	.017	.092	.015	.107	.015	.042	.164	24
25	.076	.018	.094	.016	.110	.015	.044	.169	25
26	.077	.018	.095	.017	.112	.016	.046	.174	26
27	.078	.019	.097	.017	.114	.016	.049	.179	27
28	.079	.019	.098	.018	.116	.017	.051	.184	28
29	.080	.020	.100	.018	.118	.018	.054	.190	29
30	.081	.020	.101	.019	.120	.019	.056	.195	30
31	.082	.021	.103	.020	.123	.020	.059	.202	31
32	.084	.022	.106	.020	.126	.020	.062	.208	32
33	.085	.023	.108	.021	.129	.021	.065	.215	33
34	.087	.023	.110	.022	.132	.022	.068	.222	34
35	.088	.024	.112	.023	.135	.023	.072	.230	35
36	.089	.025	.114	.024	.138	.024	.076	.238	36
37	.091	.025	.116	.025	.141	.026	.080	.247	37
38	.092	.026	.118	.026	.144	.027	.084	.255	38
39	.094	.027	.121	.027	.148	.028	.088	.264	39
40	.096	.028	.124	.028	.152	.029	.093	.274	40
41	.098	.029	.127	.029	.156	.031	.098	.285	41
42	.099	.030	.129	.031	.160	.032	.103	.295	42
43	.101	.032	.133	.032	.165	.034	.108	.307	43
44	.103	.033	.136	.033	.169	.036	.114	.319	44
45	.105	.034	.139	.035	.174	.037	.121	.332	45
46	.107	.035	.142	.037	.179	.039	.128	.346	46
47	.109	.037	.146	.038	.184	.042	.135	.361	47
48	.111	.038	.149	.040	.189	.044	.143	.376	48
49	.113	.040	.153	.042	.195	.046	.152	.393	49
50	.116	.041	.157	.044	.201	.049	.161	.411	50
51	.118	.043	.161	.047	.208	.052	.171	.431	51
52	.120	.045	.165	.049	.214	.055	.182	.451	52
53	.123	.046	.169	.052	.221	.058	.193	.472	53
54	.126	.049	.175	.054	.229	.062	.205	.496	54
55	.128	.051	.179	.057	.236	.066	.218	.520	55
56	.131	.053	.184	.060	.244	.070	.232	.546	56
57	.134	.055	.189	.064	.253	.075	.247	.575	57
58	.136	.057	.193	.067	.260	.080	.264	.604	58
59	.139	.060	.199	.071	.270	.085	.283	.638	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.142	.062	.204	.074	.278	.091	.304	.673	60
61	.145	.065	.210	.078	.288	.097	.326	.711	61
62	.148	.067	.215	.082	.297	.104	.351	.752	62
63	.150	.070	.220	.087	.307	.110	.378	.795	63
64	.153	.072	.225	.091	.316	.117	.407	.840	64
65	.156	.075	.231	.095	.326	.125	.438	.889	65
66	.158	.078	.236	.100	.336	.132	.471	.939	66
67	.160	.081	.241	.104	.345	.140	.506	.991	67
68	.162	.083	.245	.109	.354	.148	.543	1.045	68

MANCHESTER UNITY EXPERIENCE, 1898-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.017	.003	.020	.003	.023	.002	.007	.032	16
17	.017	.003	.020	.003	.023	.003	.007	.033	17
18	.017	.003	.020	.003	.023	.003	.007	.033	18
19	.017	.003	.020	.003	.023	.003	.008	.034	19
20	.017	.003	.020	.003	.023	.003	.008	.034	20
21	.017	.003	.020	.003	.023	.003	.009	.035	21
22	.017	.004	.021	.003	.024	.003	.009	.036	22
23	.017	.004	.021	.003	.024	.003	.010	.037	23
24	.017	.004	.021	.004	.025	.003	.010	.038	24
25	.018	.004	.022	.004	.026	.003	.010	.039	25
26	.018	.004	.022	.004	.026	.004	.010	.040	26
27	.018	.004	.022	.004	.026	.004	.011	.041	27
28	.018	.004	.022	.004	.026	.004	.012	.042	28
29	.018	.005	.023	.004	.027	.004	.012	.043	29
30	.019	.005	.024	.004	.028	.004	.013	.045	30
31	.019	.005	.024	.004	.028	.005	.014	.047	31
32	.019	.005	.024	.005	.029	.005	.014	.048	32
33	.020	.005	.025	.005	.030	.005	.015	.050	33
34	.020	.005	.025	.005	.030	.005	.016	.051	34
35	.020	.006	.026	.005	.031	.005	.017	.053	35
36	.021	.006	.027	.006	.032	.006	.017	.055	36
37	.021	.006	.027	.006	.033	.006	.018	.057	37
38	.021	.006	.027	.006	.033	.006	.020	.059	38
39	.022	.006	.028	.006	.034	.007	.020	.061	39
40	.022	.007	.029	.006	.035	.007	.021	.063	40
41	.022	.007	.029	.007	.036	.007	.023	.066	41
42	.023	.007	.030	.007	.037	.007	.024	.068	42
43	.024	.007	.031	.007	.038	.008	.025	.071	43
44	.024	.008	.032	.008	.040	.008	.026	.074	44
45	.024	.008	.032	.008	.040	.009	.028	.077	45
46	.025	.008	.033	.008	.041	.009	.030	.080	46
47	.025	.008	.033	.009	.042	.010	.031	.083	47
48	.026	.009	.035	.009	.044	.010	.033	.087	48
49	.026	.009	.035	.010	.045	.011	.035	.091	49
50	.027	.010	.037	.010	.047	.011	.037	.095	50
51	.027	.010	.037	.011	.048	.012	.039	.099	51
52	.028	.010	.038	.011	.049	.013	.042	.104	52
53	.028	.011	.039	.012	.051	.013	.045	.109	53
54	.029	.011	.040	.013	.053	.014	.047	.114	54
55	.030	.012	.042	.013	.055	.015	.050	.120	55
56	.030	.012	.042	.014	.056	.016	.054	.126	56
57	.031	.013	.044	.015	.059	.017	.057	.133	57
58	.032	.013	.045	.015	.060	.018	.061	.139	58
59	.032	.014	.046	.016	.062	.020	.065	.147	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70— $3\frac{1}{2}$ PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.033	.014	.047	.017	.064	.021	.070	.155	60
61	.033	.015	.048	.018	.066	.023	.075	.164	61
62	.034	.015	.049	.019	.068	.024	.081	.173	62
63	.035	.016	.051	.020	.071	.025	.087	.183	63
64	.035	.017	.052	.021	.073	.027	.094	.194	64
65	.036	.017	.053	.022	.075	.029	.101	.205	65
66	.036	.018	.054	.023	.077	.030	.109	.216	66
67	.037	.018	.055	.024	.079	.032	.117	.228	67
68	.037	.019	.056	.025	.081	.034	.125	.240	68

MORTALITY AND SICKNESS TABLES
4 PER CENT.

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Mortality Table.

AGE.	Living.	Dying.	Probability of Living One Year.	Probability of Dying During the Year.	Average Duration of Life.	AGE.
<i>x</i>	<i>l_x</i>	<i>d_x</i>	<i>p_x</i>	<i>q_x</i>	<i>e_x</i>	<i>x</i>
16	100,000	202	.99798	.00202	47.414	16
17	99,798	230	.99770	.00230	46.509	17
18	99,568	256	.99742	.00258	45.616	18
19	99,312	284	.99714	.00286	44.732	19
20	99,028	311	.99686	.00314	43.858	20
21	98,717	339	.99658	.00342	42.995	21
22	98,378	361	.99633	.00367	42.141	22
23	98,017	383	.99610	.00390	41.295	23
24	97,634	400	.99590	.00410	40.456	24
25	97,234	415	.99572	.00428	39.620	25
26	96,819	429	.99557	.00443	38.787	26
27	96,390	441	.99543	.00457	37.958	27
28	95,949	452	.99528	.00472	37.130	28
29	95,497	467	.99511	.00489	36.303	29
30	95,030	483	.99493	.00507	35.479	30
31	94,547	497	.99473	.00527	34.658	31
32	94,050	516	.99451	.00549	33.839	32
33	93,534	537	.99426	.00574	33.021	33
34	92,997	559	.99399	.00601	32.210	34
35	92,438	581	.99370	.00630	31.402	35
36	91,857	610	.99336	.00664	30.598	36
37	91,247	640	.99298	.00702	29.799	37
38	90,607	674	.99257	.00743	29.006	38
39	89,933	709	.99212	.00788	28.219	39
40	89,224	745	.99165	.00835	27.439	40
41	88,479	781	.99117	.00883	26.667	41
42	87,698	818	.99068	.00932	25.900	42
43	86,880	852	.99020	.00980	25.139	43
44	86,028	885	.98972	.01028	24.383	44
45	85,143	918	.98922	.01078	23.630	45
46	84,225	953	.98868	.01132	22.883	46
47	83,272	993	.98807	.01193	22.139	47
48	82,279	1,041	.98734	.01266	21.400	48
49	81,238	1,100	.98647	.01353	20.668	49
50	80,138	1,167	.98545	.01455	19.945	50
51	78,971	1,239	.98430	.01570	19.232	51
52	77,732	1,319	.98304	.01696	18.531	52
53	76,413	1,398	.98171	.01829	17.841	53
54	75,015	1,474	.98034	.01966	17.164	54
55	73,541	1,548	.97894	.02106	16.499	55
56	71,993	1,623	.97747	.02253	15.843	56
57	70,370	1,696	.97588	.02412	15.196	57
58	68,674	1,780	.97409	.02591	14.560	58
59	66,894	1,871	.97202	.02798	13.934	59

MANCHESTER TAYLOR EXPERIENCE, 1880-1881.

MANCHESTER TAYLOR EXPERIENCE, 1880-1881.

Age	Length	Weight	Height	Arm	Forearm	Hand
100	15	15	.00000	1.00000	0.300	100
99	33	18	.46470	.33530	0.250	99
98	60	27	.54916	.45334	0.250	98
97	98	38	.60636	.53334	0.250	97
96	153	55	.64352	.57334	0.250	96
95	229	76	.66734	.59334	0.250	95
94	335	106	.69332	.61334	0.250	94
93	482	147	.69580	.61334	0.250	93
92	682	200	.70844	.61334	0.250	92
91	951	269	.71742	.61334	0.250	91
90	1,304	353	.72884	.61334	0.250	90
89	1,762	458	.74048	.61334	0.250	89
88	2,342	580	.75212	.61334	0.250	88
87	2,967	735	.76362	.61334	0.250	87
86	3,958	891	.77500	.61334	0.250	86
85	5,087	1,139	.78638	.61334	0.250	85
84	6,821	1,484	.79776	.61334	0.250	84
83	7,823	1,734	.80914	.61334	0.250	83
82	9,347	1,984	.82052	.61334	0.250	82
81	11,451	2,144	.83190	.61334	0.250	81
80	13,451	2,144	.84328	.61334	0.250	80
79	15,451	2,144	.85466	.61334	0.250	79
78	17,451	2,144	.86604	.61334	0.250	78
77	19,451	2,144	.87742	.61334	0.250	77
76	21,451	2,144	.88880	.61334	0.250	76
75	23,451	2,144	.89018	.61334	0.250	75
74	25,451	2,144	.90156	.61334	0.250	74
73	27,451	2,144	.91294	.61334	0.250	73
72	29,451	2,144	.92432	.61334	0.250	72
71	31,451	2,144	.93570	.61334	0.250	71
70	33,451	2,144	.94708	.61334	0.250	70
69	35,451	2,144	.95846	.61334	0.250	69
68	37,451	2,144	.96984	.61334	0.250	68
67	39,451	2,144	.98122	.61334	0.250	67
66	41,451	2,144	.99260	.61334	0.250	66
65	43,451	2,144	1.00398	.61334	0.250	65
64	45,451	2,144	1.01536	.61334	0.250	64
63	47,451	2,144	1.02674	.61334	0.250	63
62	49,451	2,144	1.03812	.61334	0.250	62
61	51,451	2,144	1.04950	.61334	0.250	61
60	53,451	2,144	1.06088	.61334	0.250	60
59	55,451	2,144	1.07226	.61334	0.250	59
58	57,451	2,144	1.08364	.61334	0.250	58
57	59,451	2,144	1.09502	.61334	0.250	57
56	61,451	2,144	1.10640	.61334	0.250	56
55	63,451	2,144	1.11778	.61334	0.250	55
54	65,451	2,144	1.12916	.61334	0.250	54
53	67,451	2,144	1.14054	.61334	0.250	53
52	69,451	2,144	1.15192	.61334	0.250	52
51	71,451	2,144	1.16330	.61334	0.250	51
50	73,451	2,144	1.17468	.61334	0.250	50
49	75,451	2,144	1.18606	.61334	0.250	49
48	77,451	2,144	1.19744	.61334	0.250	48
47	79,451	2,144	1.20882	.61334	0.250	47
46	81,451	2,144	1.22020	.61334	0.250	46
45	83,451	2,144	1.23158	.61334	0.250	45
44	85,451	2,144	1.24296	.61334	0.250	44
43	87,451	2,144	1.25434	.61334	0.250	43
42	89,451	2,144	1.26572	.61334	0.250	42
41	91,451	2,144	1.27710	.61334	0.250	41
40	93,451	2,144	1.28848	.61334	0.250	40
39	95,451	2,144	1.29986	.61334	0.250	39
38	97,451	2,144	1.31124	.61334	0.250	38
37	99,451	2,144	1.32262	.61334	0.250	37
36	101,451	2,144	1.33400	.61334	0.250	36
35	103,451	2,144	1.34538	.61334	0.250	35
34	105,451	2,144	1.35676	.61334	0.250	34
33	107,451	2,144	1.36814	.61334	0.250	33
32	109,451	2,144	1.37952	.61334	0.250	32
31	111,451	2,144	1.39090	.61334	0.250	31
30	113,451	2,144	1.40228	.61334	0.250	30
29	115,451	2,144	1.41366	.61334	0.250	29
28	117,451	2,144	1.42504	.61334	0.250	28
27	119,451	2,144	1.43642	.61334	0.250	27
26	121,451	2,144	1.44780	.61334	0.250	26
25	123,451	2,144	1.45918	.61334	0.250	25
24	125,451	2,144	1.47056	.61334	0.250	24
23	127,451	2,144	1.48194	.61334	0.250	23
22	129,451	2,144	1.49332	.61334	0.250	22
21	131,451	2,144	1.50470	.61334	0.250	21
20	133,451	2,144	1.51608	.61334	0.250	20
19	135,451	2,144	1.52746	.61334	0.250	19
18	137,451	2,144	1.53884	.61334	0.250	18
17	139,451	2,144	1.55022	.61334	0.250	17
16	141,451	2,144	1.56160	.61334	0.250	16
15	143,451	2,144	1.57298	.61334	0.250	15
14	145,451	2,144	1.58436	.61334	0.250	14
13	147,451	2,144	1.59574	.61334	0.250	13
12	149,451	2,144	1.60712	.61334	0.250	12
11	151,451	2,144	1.61850	.61334	0.250	11
10	153,451	2,144	1.62988	.61334	0.250	10
9	155,451	2,144	1.64126	.61334	0.250	9
8	157,451	2,144	1.65264	.61334	0.250	8
7	159,451	2,144	1.66402	.61334	0.250	7
6	161,451	2,144	1.67540	.61334	0.250	6
5	163,451	2,144	1.68678	.61334	0.250	5
4	165,451	2,144	1.69816	.61334	0.250	4
3	167,451	2,144	1.70954	.61334	0.250	3
2	169,451	2,144	1.72092	.61334	0.250	2
1	171,451	2,144	1.73230	.61334	0.250	1

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Table.

AGE.	WEEKS OF SICKNESS PER MEMBER PER ANNUM.								AGE.
	First Three Months.	Second Three Months.	First Six Months	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	
16	.930	.054	.984	.021	1.005	.000	.000	1.005	16
17	.899	.057	.956	.024	.980	.000	.000	.980	17
18	.855	.063	.918	.028	.946	.006	.000	.952	18
19	.807	.069	.876	.035	.911	.012	.001	.924	19
20	.763	.075	.838	.041	.879	.018	.004	.901	20
21	.729	.081	.810	.046	.856	.024	.009	.889	21
22	.708	.086	.794	.051	.845	.029	.016	.890	22
23	.699	.088	.787	.054	.841	.035	.024	.900	23
24	.695	.091	.786	.057	.843	.037	.033	.913	24
25	.695	.093	.788	.059	.847	.040	.041	.928	25
26	.696	.094	.790	.062	.852	.041	.048	.941	26
27	.697	.096	.793	.064	.857	.044	.053	.954	27
28	.701	.098	.799	.065	.864	.046	.058	.968	28
29	.706	.101	.807	.067	.874	.048	.063	.985	29
30	.713	.104	.817	.069	.886	.052	.069	1.007	30
31	.722	.107	.829	.071	.900	.055	.078	1.033	31
32	.731	.111	.842	.075	.917	.058	.088	1.063	32
33	.740	.115	.855	.079	.934	.060	.101	1.095	33
34	.750	.119	.869	.084	.953	.062	.114	1.129	34
35	.761	.124	.885	.089	.974	.065	.129	1.168	35
36	.773	.130	.903	.094	.997	.070	.145	1.212	36
37	.788	.135	.923	.101	1.024	.075	.163	1.262	37
38	.805	.142	.947	.107	1.054	.083	.183	1.320	38
39	.824	.148	.972	.115	1.087	.090	.206	1.383	39
40	.843	.156	.999	.123	1.122	.097	.230	1.449	40
41	.862	.165	1.027	.130	1.157	.106	.253	1.516	41
42	.881	.173	1.054	.138	1.192	.113	.277	1.582	42
43	.899	.182	1.081	.146	1.227	.121	.301	1.649	43
44	.918	.191	1.109	.154	1.263	.128	.327	1.718	44
45	.938	.200	1.138	.164	1.302	.135	.357	1.794	45
46	.960	.210	1.170	.175	1.345	.143	.391	1.879	46
47	.985	.222	1.207	.187	1.394	.154	.431	1.979	47
48	1.012	.237	1.249	.199	1.448	.168	.480	2.096	48
49	1.041	.254	1.295	.213	1.508	.185	.538	2.231	49
50	1.072	.272	1.344	.228	1.572	.203	.609	2.384	50
51	1.104	.289	1.393	.248	1.641	.224	.691	2.556	51
52	1.137	.309	1.446	.268	1.714	.247	.784	2.745	52
53	1.173	.328	1.501	.294	1.795	.272	.888	2.955	53
54	1.212	.352	1.564	.322	1.886	.300	.999	3.185	54
55	1.255	.378	1.633	.355	1.988	.333	1.117	3.438	55
56	1.299	.408	1.707	.394	2.101	.374	1.240	3.715	56
57	1.345	.441	1.786	.436	2.222	.423	1.374	4.019	57
58	1.392	.476	1.868	.484	2.352	.480	1.525	4.357	58
59	1.440	.514	1.954	.538	2.492	.549	1.704	4.745	59

MANCHESTER UNITY EXPERIENCE, 1898-1897.

Sickness Table—Continued.

AGE.	WEEKS OF SICKNESS PER MEMBER PER ANNUM.								AGE.
	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	
60	1.490	.557	2.047	.597	2.644	.629	1.925	5.198	60
61	1.545	.602	2.147	.663	2.810	.721	2.203	5.734	61
62	1.603	.648	2.251	.734	2.985	.828	2.547	6.360	62
63	1.662	.695	2.357	.808	3.165	.947	2.960	7.072	63
64	1.721	.743	2.464	.884	3.348	1.072	3.443	7.863	64
65	1.778	.792	2.570	.964	3.534	1.205	3.992	8.731	65
66	1.833	.846	2.679	1.051	3.730	1.348	4.607	9.685	66
67	1.884	.906	2.790	1.150	3.940	1.508	5.299	10.747	67
68	1.926	.970	2.896	1.259	4.155	1.687	6.086	11.928	68
69	1.964	1.032	2.986	1.374	4.360	1.883	6.981	13.224	69
70	1.968	1.087	3.055	1.487	4.542	2.083	7.992	14.617	70
71	1.967	1.131	3.098	1.590	4.688	2.280	9.116	16.084	71
72	1.956	1.164	3.120	1.680	4.800	2.468	10.337	17.606	72
73	1.941	1.189	3.130	1.754	4.884	2.644	11.644	19.172	73
74	1.925	1.208	3.133	1.816	4.949	2.809	13.026	20.784	74
75	1.905	1.225	3.130	1.867	4.997	2.956	14.475	22.428	75
76	1.877	1.238	3.115	1.903	5.018	3.078	15.977	24.073	76
77	1.840	1.247	3.087	1.922	5.009	3.166	17.530	25.706	77
78	1.789	1.249	3.038	1.927	4.965	3.213	19.122	27.300	78
79	1.728	1.239	2.967	1.911	4.878	3.222	20.744	28.844	79
80	1.660	1.215	2.875	1.879	4.754	3.203	22.363	30.320	80
81	1.589	1.185	2.774	1.832	4.606	3.164	23.926	31.696	81
82	1.521	1.143	2.664	1.778	4.442	3.107	25.365	32.914	82
83	1.456	1.100	2.556	1.718	4.274	3.019	26.638	33.931	83
84	1.389	1.055	2.444	1.667	4.111	2.903	27.748	34.762	84
85	1.316	1.001	2.317	1.621	3.938	2.771	28.702	35.411	85
86	1.233	.942	2.175	1.578	3.753	2.658	29.527	35.988	86
87	1.145	.920	2.065	1.510	3.575	2.608	30.228	36.411	87
88	1.062	.914	1.976	1.507	3.483	2.548	30.892	36.923	88
89	1.062	.914	1.976	1.507	3.483	2.548	31.494	37.525	89
90	1.062	.914	1.976	1.507	3.483	2.548	32.216	38.247	90
91	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	91
92	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	92
93	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	93
94	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	94
95	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	95
96	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	96
97	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	97
98	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	98
99	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	99
100	1.062	.914	1.976	1.507	3.483	2.548	32.991	39.022	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Life Commutation Columns and Value of a Whole Life Annuity of 1.

4 PER CENT.

x	D_x	$N_x = \sum D_{x+1}$	\bar{a}_x	x
16	53,391	1,066,157	20.4655	16
17	51,233	1,014,924	20.3066	17
18	49,150	965,774	20.1460	18
19	47,138	918,636	19.9847	19
20	45,195	873,441	19.8226	20
21	43,320	830,121	19.6590	21
22	41,512	788,609	19.4935	22
23	39,768	748,841	19.3266	23
24	38,089	710,752	19.1567	24
25	36,475	674,277	18.9824	25
26	34,921	639,356	18.8050	26
27	33,430	605,926	18.6216	27
28	31,997	573,929	18.4333	28
29	30,621	543,308	18.2393	29
30	29,299	514,009	18.0399	30
31	28,030	485,979	17.8341	31
32	26,810	459,169	17.6231	32
33	25,637	433,532	17.4067	33
34	24,510	409,022	17.1842	34
35	23,425	385,597	16.9571	35
36	22,383	363,214	16.7234	36
37	21,379	341,835	16.4855	37
38	20,412	321,423	16.2429	38
39	19,481	301,942	15.9954	39
40	18,584	283,358	15.7435	40
41	17,720	265,638	15.4869	41
42	16,888	248,750	15.2254	42
43	16,088	232,662	14.9577	43
44	15,317	217,345	14.6857	44
45	14,576	202,769	14.4070	45
46	13,865	188,904	14.1203	46
47	13,180	175,724	13.8284	47
48	12,522	163,202	13.5289	48
49	11,889	151,313	13.2227	49
50	11,276	140,037	12.9146	50
51	10,685	129,352	12.6014	51
52	10,113	119,239.8	12.2861	52
53	9,558.9	109,680.9	11.9694	53
54	9,023.0	100,657.9	11.6508	54
55	8,505.5	92,152.4	11.3294	55
56	8,006.3	84,146.1	11.0049	56
57	7,524.7	76,621.4	10.6775	57
58	7,060.9	69,560.5	10.3461	58
59	6,613.5	62,947.0	10.0125	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Life Commutation Columns and Value of a Whole Life Annuity of 1—Continued.

4 PER CENT.

x	D_x	$N_x = \sum D_{x+1}$	\bar{a}_x	x
60	6,181.2	56,765.8	9.6779	60
61	5,762.9	51,002.9	9.3442	61
62	5,357.7	45,645.2	9.0134	62
63	4,965.2	40,680.0	8.6865	63
64	4,585.7	36,094.3	8.3643	64
65	4,219.7	31,874.6	8.0467	65
66	3,867.8	28,006.8	7.7336	66
67	3,530.9	24,475.9	7.4241	67
68	3,209.7	21,266.2	7.1175	68
69	2,904.1	18,362.1	6.8143	69
70	2,614.4	15,747.7	6.5144	70
71	2,340.5	13,407.2	6.2188	71
72	2,082.1	11,325.1	5.9293	72
73	1,839.5	9,485.6	5.6460	73
74	1,612.7	7,872.9	5.3705	74
75	1,401.5	6,471.4	5.1054	75
76	1,206.4	5,265.0	4.8513	76
77	1,027.6	4,237.4	4.6098	77
78	865.41	3,371.99	4.3816	78
79	720.01	2,651.98	4.1674	79
80	591.37	2,060.61	3.9675	80
81	479.19	1,581.42	3.7821	81
82	382.95	1,198.47	3.6103	82
83	301.72	896.75	3.4516	83
84	234.42	662.33	3.3038	84
85	179.61	482.72	3.1648	85
86	135.71	347.01	3.0331	86
87	101.11	245.90	2.9069	87
88	74.243	171.665	2.7858	88
89	53.708	117.957	2.6686	89
90	38.219	79.738	2.5573	90
91	26.801	52.937	2.4449	91
92	18.481	34.456	2.3328	92
93	12.559	21.898	2.2107	93
94	8.3929	13.5047	2.0748	94
95	5.5166	7.9881	1.9122	95
96	3.5440	4.4441	1.7156	96
97	2.1827	2.2614	1.4940	97
98	1.2849	0.9765	1.2125	98
99	0.6795	0.2970	0.8787	99
100	0.2970	0.0000	0.4134	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Commutation Columns.

4 PER CENT.

AGE.	First Three Months.	First Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	AGE.
x	K_x^3	K_x^6	K_x^{12}	$K_x^{12|12}$	$K_x^{24|All}$	x
16	956,860	1,141,786	1,307,957	168,472	578,049	16
17	908,220	1,090,321	1,255,394	168,472	578,049	17
18	863,108	1,042,349	1,206,217	168,472	578,049	18
19	821,954	998,163	1,160,684	168,183	578,049	19
20	784,706	957,731	1,118,636	167,629	578,003	20
21	750,945	920,652	1,079,742	166,834	577,826	21
22	720,031	886,303	1,043,443	165,816	577,444	22
23	691,265	854,043	1,009,110	164,638	576,794	23
24	664,061	823,414	976,379	163,276	575,860	24
25	638,157	794,118	944,958	161,897	574,630	25
26	613,353	765,994	914,729	160,469	573,167	26
27	589,573	739,002	885,619	159,008	571,527	27
28	566,777	713,067	857,590	157,630	569,793	28
29	544,835	688,057	830,546	156,189	567,978	29
30	523,689	663,886	804,368	154,751	566,091	30
31	503,256	640,473	778,978	153,261	564,113	31
32	483,464	617,748	754,307	151,753	561,975	32
33	464,299	595,674	730,266	150,233	559,668	33
34	445,750	574,242	706,853	148,730	557,136	34
35	427,779	553,420	684,018	147,244	554,405	35
36	410,354	533,156	661,716	145,756	551,451	36
37	393,445	513,403	639,906	144,225	548,279	37
38	376,983	494,122	618,515	142,658	544,874	38
39	360,930	475,237	597,497	141,002	541,225	39
40	345,251	456,742	576,814	139,290	537,305	40
41	329,953	438,613	556,453	137,530	533,131	41
42	315,041	420,847	536,438	135,696	528,754	42
43	300,519	403,474	516,790	133,834	524,188	43
44	286,407	386,504	497,529	131,934	519,463	44
45	272,690	369,933	478,657	130,022	514,577	45
46	259,355	353,755	460,148	128,102	509,502	46
47	246,377	337,939	441,966	126,169	504,216	47
48	233,722	322,432	424,057	124,190	498,679	48
49	221,374	307,193	406,389	122,141	492,822	49
50	209,321	292,199	388,928	119,999	486,593	50
51	197,554	277,446	371,672	117,771	479,908	51
52	186,078	262,966	354,614	115,442	472,725	52
53	174,899	248,749	337,762	113,014	465,016	53
54	164,005	234,808	321,091	110,487	456,769	54
55	153,387	221,106	304,568	107,859	448,017	55
56	143,030	207,630	288,162	105,111	438,799	56
57	132,947	194,380	271,853	102,208	429,174	57
58	123,143	181,361	255,656	99,124	419,158	58
59	113,630	168,595	239,582	95,844	408,736	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Sickness Commutation Columns—Continued.

4 PER CENT.

AGE.	First Three Months.	First Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	AGE.
x	K_x^3	K_x^6	K_x^{12}	$K_x^{12|12}$	$K_x^{24|All}$	x
60	104,422	156,101	223,647	92,334	397,840	60
61	95,528.5	143,882	207,865	88,579	386,350	61
62	86,942.3	131,950	192,249	84,572	374,107	62
63	78,673.1	120,338	176,851	80,800	360,968	63
64	70,740.9	109,089	161,746	75,780	346,841	64
65	63,168.7	98,248.3	147,015	71,064	331,692	65
66	55,983.9	87,863.3	132,734	66,195	315,560	66
67	49,207.8	77,959.8	118,945	61,212	298,529	67
68	42,862.9	68,563.9	105,676	56,134	280,683	68
69	36,979.9	59,718.0	92,984.9	50,981.1	262,093	69
70	31,593.0	51,485.9	80,964.9	45,790.1	242,847	70
71	26,721.7	43,924.0	69,721.9	40,634.1	223,065	71
72	22,376.2	37,079.8	59,364.9	35,597.1	202,926	72
73	18,544.8	30,968.4	49,962.7	30,762.3	182,678	73
74	15,198.2	25,571.8	41,541.8	26,203.2	162,602	74
75	12,300.5	20,855.6	34,091.9	21,974.1	142,994	75
76	9,819.71	16,779.5	27,584.5	18,124.5	124,144	76
77	7,726.01	13,304.9	21,987.2	14,691.8	106,322	77
78	5,987.01	10,387.3	17,253.2	11,699.9	89,753.9	78
79	4,571.11	7,982.87	13,323.8	9,157.6	74,619.9	79
80	3,440.01	6,040.87	10,130.9	7,048.5	61,041.9	80
81	2,553.09	4,504.77	7,590.87	5,337.53	49,093.9	81
82	1,869.51	3,311.37	5,609.37	3,976.03	38,800.9	82
83	1,349.93	2,401.35	4,091.97	2,915.03	30,136.3	83
84	960.51	1,717.72	2,948.87	2,107.43	23,011.7	84
85	673.66	1,213.00	2,099.88	1,507.92	17,281.4	85
86	466.70	848.62	1,480.58	1,072.12	12,767.7	86
87	321.09	591.76	1,037.37	758.33	9,280.70	87
88	220.98	411.21	724.80	530.26	6,637.80	88
89	153.24	285.17	502.63	367.73	4,667.30	89
90	104.58	194.63	343.04	251.02	3,224.20	90
91	70.17	130.60	230.18	169.38	2,180.30	91
92	46.21	86.01	151.59	110.90	1,435.91	92
93	29.79	55.45	97.73	71.50	925.71	93
94	18.71	34.83	61.38	44.91	581.38	94
95	11.35	21.14	37.25	27.26	352.82	95
96	6.56	12.22	21.54	15.76	203.97	96
97	3.53	6.59	11.61	8.49	109.93	97
98	1.70	3.18	5.60	4.09	53.01	98
99	0.66	1.25	2.20	1.60	20.79	99
100	0.15	0.29	0.51	0.37	4.80	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Whole Life Annuity of 1; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100.

WHOLE LIFE—4 PER CENT.

AGE.	Whole Life Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x	$100 \bar{A}_x$	$100 \bar{P}_x$	$\frac{100 \bar{P}_x}{12}$	$\frac{100 \bar{P}_x}{52}$	x
16	20.467	19.73	.964	.080	.019	16
17	20.306	20.36	1.003	.084	.019	17
18	20.146	20.98	1.042	.087	.020	18
19	19.986	21.61	1.081	.090	.021	19
20	19.823	22.25	1.122	.093	.022	20
21	19.659	22.90	1.164	.097	.022	21
22	19.494	23.54	1.208	.101	.023	22
23	19.327	24.20	1.252	.104	.024	23
24	19.156	24.87	1.298	.108	.025	24
25	18.982	25.55	1.346	.112	.026	25
26	18.805	26.25	1.396	.116	.027	26
27	18.622	26.96	1.448	.121	.028	27
28	18.433	27.70	1.503	.125	.029	28
29	18.239	28.47	1.560	.130	.030	29
30	18.039	29.25	1.621	.135	.031	30
31	17.834	30.05	1.685	.140	.032	31
32	17.623	30.88	1.752	.146	.034	32
33	17.406	31.73	1.823	.152	.035	33
34	17.184	32.60	1.897	.158	.036	34
35	16.957	33.49	1.975	.165	.038	35
36	16.723	34.41	2.058	.172	.040	36
37	16.485	35.34	2.144	.179	.041	37
38	16.242	36.30	2.235	.186	.043	38
39	15.995	37.27	2.330	.194	.045	39
40	15.743	38.25	2.430	.202	.047	40
41	15.487	39.26	2.535	.211	.049	41
42	15.225	40.29	2.646	.220	.051	42
43	14.958	41.33	2.763	.230	.053	43
44	14.686	42.40	2.887	.241	.056	44
45	14.407	43.50	3.019	.252	.058	45
46	14.120	44.62	3.160	.263	.061	46
47	13.828	45.77	3.310	.276	.064	47
48	13.529	46.94	3.470	.289	.067	48
49	13.223	48.14	3.640	.303	.070	49
50	12.915	49.35	3.821	.318	.073	50
51	12.602	50.57	4.013	.334	.077	51
52	12.286	51.81	4.217	.351	.081	52
53	11.969	53.06	4.433	.369	.085	53
54	11.651	54.30	4.661	.388	.090	54
55	11.329	55.57	4.905	.409	.094	55
56	11.005	56.84	5.165	.430	.099	56
57	10.678	58.12	5.443	.454	.105	57
58	10.346	59.42	5.744	.479	.110	58
59	10.013	60.73	6.065	.505	.117	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Whole Life Annuity of 1; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Continued.

WHOLE LIFE—4 PER CENT.

AGE.	Whole Life Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x	$100 \bar{A}_x$	$100 \bar{P}_x$	$\frac{100 \bar{P}_x}{12}$	$\frac{100 \bar{P}_x}{52}$	x
60	9.678	62.04	6.411	.534	.123	60
61	9.344	63.35	6.780	.565	.130	61
62	9.013	64.65	7.173	.598	.138	62
63	8.687	65.93	7.589	.632	.146	63
64	8.364	67.19	8.034	.670	.155	64
65	8.047	68.44	8.505	.709	.164	65
66	7.734	69.67	9.008	.751	.173	66
67	7.424	70.88	9.548	.796	.184	67
68	7.118	72.08	10.127	.844	.195	68
69	6.815	73.27	10.752	.896	.207	69
70	6.515	74.45	11.427	.952	.220	70
71	6.219	75.61	.....	.....	.....	71
72	5.929	76.75	.....	.....	.....	72
73	5.645	77.86	.....	.....	.....	73
74	5.371	78.93	.....	.....	.....	74
75	5.105	79.98	.....	.....	.....	75
76	4.851	80.97	.....	.....	.....	76
77	4.609	81.92	.....	.....	.....	77
78	4.382	82.81	.....	.....	.....	78
79	4.167	83.66	.....	.....	.....	79
80	3.967	84.44	.....	.....	.....	80
81	3.782	85.17	.....	.....	.....	81
82	3.611	85.84	.....	.....	.....	82
83	3.452	86.46	.....	.....	.....	83
84	3.303	87.05	.....	.....	.....	84
85	3.165	87.59	.....	.....	.....	85
86	3.033	88.10	.....	.....	.....	86
87	2.907	88.60	.....	.....	.....	87
88	2.786	89.07	.....	.....	.....	88
89	2.668	89.54	.....	.....	.....	89
90	2.557	89.97	.....	.....	.....	90
91	2.445	90.41	.....	.....	.....	91
92	2.332	90.85	.....	.....	.....	92
93	2.210	91.33	.....	.....	.....	93
94	2.073	91.87	.....	.....	.....	94
95	1.911	92.50	.....	.....	.....	95
96	1.714	93.28	.....	.....	.....	96
97	1.492	94.15	.....	.....	.....	97
98	1.215	95.23	.....	.....	.....	98
99	0.881	96.54	.....	.....	.....	99
100	0.415	98.37	.....	.....	.....	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 65.

LIMITED PAYMENT LIFE (AGE 65)—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{\overline{65-x}}$	$100 \bar{A}_x$	$100 \bar{P}_x$	$\frac{100 \bar{P}_x}{12}$	$\frac{100 \bar{P}_x}{52}$	x
16	19.830	19.73	.995	.083	.019	16
17	19.644	20.36	1.036	.086	.020	17
18	19.455	20.98	1.078	.090	.021	18
19	19.264	21.61	1.122	.094	.022	19
20	19.071	22.25	1.167	.097	.022	20
21	18.875	22.90	1.213	.101	.023	21
22	18.676	23.54	1.260	.105	.024	22
23	18.473	24.20	1.310	.109	.025	23
24	18.265	24.87	1.362	.114	.026	24
25	18.052	25.55	1.415	.118	.027	25
26	17.833	26.25	1.472	.123	.028	26
27	17.606	26.96	1.531	.128	.029	27
28	17.372	27.70	1.595	.133	.031	28
29	17.130	28.47	1.662	.139	.032	29
30	16.881	29.25	1.733	.144	.033	30
31	16.623	30.05	1.808	.151	.035	31
32	16.357	30.88	1.888	.157	.036	32
33	16.082	31.73	1.973	.164	.038	33
34	15.799	32.60	2.063	.172	.040	34
35	15.508	33.49	2.160	.180	.042	35
36	15.206	34.41	2.263	.189	.044	36
37	14.897	35.34	2.372	.198	.046	37
38	14.579	36.30	2.490	.208	.048	38
39	14.252	37.27	2.615	.218	.050	39
40	13.916	38.25	2.749	.229	.053	40
41	13.571	39.26	2.893	.241	.056	41
42	13.215	40.29	3.049	.254	.059	42
43	12.847	41.33	3.217	.268	.062	43
44	12.469	42.40	3.400	.283	.065	44
45	12.078	43.50	3.602	.300	.069	45
46	11.671	44.62	3.823	.319	.074	46
47	11.252	45.77	4.068	.339	.078	47
48	10.817	46.94	4.339	.362	.083	48
49	10.367	48.14	4.644	.387	.089	49
50	9.903	49.35	4.983	.415	.096	50
51	9.424	50.57	5.366	.447	.103	51
52	8.929	51.81	5.802	.484	.112	52
53	8.417	53.06	6.304	.525	.121	53
54	7.888	54.30	6.884	.574	.132	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 65—Continued.

LIMITED PAYMENT LIFE (AGE 65)—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x:65-x}$	$100 \bar{A}_x$	$100 \bar{P}_x$	$\frac{100 \bar{P}_x}{12}$	$\frac{100 \bar{P}_x}{52}$	x
55	7.337	55.57	7.574	.631	.146	55
56	6.764	56.84	8.403	.700	.162	56
57	6.165	58.12	9.427	.786	.181	57
58	5.537	59.42	10.731	.894	.206	58
59	4.878	60.73	12.450	1.038	.239	59
60	4.185	62.04	14.824	1.235	.285	60
61	3.452	63.35	18.352	1.529	.353	61
62	2.676	64.65	24.159	2.013	.465	62
63	1.848	65.93	35.676	2.973	.686	63
64	0.960	67.19	.....	....	...	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 65 or Previous Death.

65 OR DEATH—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x:\overline{65-x}|}$	$100 \bar{A}_{x:\overline{65-x}|}$	$100 \bar{P}_{x:\overline{65-x}|}$	$100 \bar{P}_{x:\overline{65-x}|} \frac{x:\overline{65-x}|}{12}$	$100 \bar{P}_{x:\overline{65-x}|} \frac{x:\overline{65-x}|}{52}$	x
16	19.830	22.23	1.121	.093	.022	16
17	19.644	22.95	1.168	.097	.022	17
18	19.455	23.69	1.218	.102	.023	18
19	19.264	24.44	1.269	.106	.024	19
20	19.071	25.20	1.321	.110	.025	20
21	18.875	25.97	1.376	.115	.026	21
22	18.676	26.75	1.432	.119	.028	22
23	18.473	27.55	1.491	.124	.029	23
24	18.265	28.36	1.553	.129	.030	24
25	18.052	29.20	1.618	.135	.031	25
26	17.833	30.06	1.686	.141	.032	26
27	17.606	30.95	1.758	.147	.034	27
28	17.372	31.86	1.834	.153	.035	28
29	17.130	32.81	1.915	.160	.037	29
30	16.881	33.79	2.002	.167	.039	30
31	16.623	34.80	2.093	.174	.040	31
32	16.357	35.85	2.192	.183	.042	32
33	16.082	36.92	2.296	.191	.044	33
34	15.799	38.04	2.408	.201	.046	34
35	15.508	39.18	2.526	.211	.049	35
36	15.206	40.36	2.654	.221	.051	36
37	14.897	41.57	2.790	.233	.054	37
38	14.579	42.82	2.937	.245	.056	38
39	14.252	44.10	3.094	.258	.060	39
40	13.916	45.42	3.264	.272	.063	40
41	13.571	46.77	3.446	.287	.066	41
42	13.215	48.17	3.645	.304	.070	42
43	12.847	49.61	3.862	.322	.074	43
44	12.469	51.10	4.098	.342	.079	44
45	12.078	52.63	4.358	.363	.084	45
46	11.671	54.22	4.646	.387	.089	46
47	11.252	55.87	4.965	.414	.095	47
48	10.817	57.57	5.322	.444	.102	48
49	10.367	59.34	5.724	.477	.110	49
50	9.903	61.36	6.196	.516	.119	50
51	9.424	63.04	6.689	.557	.129	51
52	8.929	64.98	7.277	.606	.140	52
53	8.417	66.99	7.959	.663	.153	53
54	7.888	69.06	8.755	.730	.168	54

MANCHESTER UNITY EXPERIENCE, 1898-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 65 or Previous Death—Continued.

65 OR DEATH—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\frac{\bar{a}_x}{|x-65-x|}$	$100 \bar{A}_{x:65-x|}$	$100 \bar{P}_{x:65-x|}$	$100 \bar{P}_{x:65-x|} \frac{12}{12}$	$100 \bar{P}_{x:65-x|} \frac{52}{52}$	x
55	7.337	71.22	9.707	.809	.187	55
56	6.764	73.47	10.862	.905	.209	56
57	6.165	75.82	12.298	1.025	.237	57
58	5.537	78.28	14.138	1.178	.272	58
59	4.878	80.87	16.579	1.382	.319	59
60	4.185	83.59	19.974	1.665	.384	60
61	3.452	86.46	25.046	2.087	.482	61
62	2.676	89.50	33.445	2.787	.643	62
63	1.848	92.75	50.189	4.182	.965	63
64	0.960	96.24	.....	.....	...	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65: and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 65.

DEFERRED ANNUITY (AGE 65)—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |65-x|$	$100 \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $|65-x|$	$100 \bar{P} \bar{a}_x$ $\frac{|65-x|}{12}$	$100 \bar{P} \bar{a}_x$ $\frac{|65-x|}{52}$	x
16	19.830	63.60	3.207	.267	.062	16
17	19.644	66.27	3.374	.281	.065	17
18	19.455	69.08	3.551	.296	.068	18
19	19.264	72.03	3.739	.312	.072	19
20	19.071	75.13	3.939	.328	.076	20
21	18.875	78.38	4.153	.346	.080	21
22	18.676	81.79	4.379	.365	.084	22
23	18.473	85.38	4.622	.385	.089	23
24	18.265	89.15	4.881	.407	.094	24
25	18.052	93.09	5.157	.430	.099	25
26	17.833	97.23	5.452	.454	.105	26
27	17.606	101.57	5.769	.481	.111	27
28	17.372	106.12	6.109	.509	.117	28
29	17.130	110.89	6.473	.539	.124	29
30	16.881	115.89	6.865	.572	.132	30
31	16.623	121.14	7.287	.607	.140	31
32	16.357	126.65	7.743	.645	.149	32
33	16.082	132.44	8.235	.686	.158	33
34	15.799	138.53	8.768	.731	.169	34
35	15.508	144.95	9.347	.779	.180	35
36	15.206	151.70	9.976	.831	.192	36
37	14.897	158.82	10.661	.888	.205	37
38	14.579	166.35	11.410	.951	.219	38
39	14.252	174.30	12.230	1.019	.235	39
40	13.916	182.71	13.129	1.094	.252	40
41	13.571	191.62	14.120	1.177	.272	41
42	13.215	201.06	15.215	1.268	.293	42
43	12.847	211.06	16.429	1.369	.316	43
44	12.469	221.68	17.778	1.482	.342	44
45	12.078	232.95	19.287	1.607	.371	45
46	11.671	244.89	20.983	1.749	.404	46
47	11.252	257.62	22.895	1.908	.440	47
48	10.817	271.16	25.068	2.089	.482	48
49	10.367	285.60	27.549	2.296	.530	49
50	9.903	301.12	30.407	2.534	.585	50
51	9.424	317.78	33.720	2.810	.648	51
52	8.929	335.75	37.602	3.134	.723	52
53	8.417	355.22	42.203	3.517	.812	53
54	7.888	376.31	47.707	3.976	.917	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 65; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 65—Continued.

DEFERRED ANNUITY (AGE 65)—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |65-x|$	$100 \bar{a}_x$ $65-x|$	$100 \bar{P} \bar{a}_x$ $65-x|$	$100 \bar{P} \bar{a}_x$ $\frac{65-x|}{12}$	$100 \bar{P} \bar{a}_x$ $\frac{65-x|}{52}$	x
55	7.337	399.21	54.411	4.534	1.046	55
56	6.764	424.10	62.700	5.225	1.206	56
57	6.165	451.	73.194	6.100	1.408	57
58	5.537	480.88	86.848	7.237	1.670	58
59	4.878	513.41	105.250	8.771	2.024	59
60	4.185	549.32	131.259	10.938	2.524	60
61	3.452	589.19	170.681	14.223	3.282	61
62	2.676	633.75	236.827	19.736	4.554	62
63	1.848	683.85	370.049	30.837	7.116	63
64	0.960	740.45	.....	.....	....	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Whole Life Insurance of 100—Premiums to Cease at Age 70.

LIMITED PAYMENT LIFE (AGE 70)—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{\overline{70-x}|}$	$100 \bar{A}_x$	$100 \bar{P}_{\overline{70-x}|}$	$\frac{100 \bar{P}_{\overline{70-x}|}}{12}$	$\frac{100 \bar{P}_{\overline{70-x}|}}{52}$	x
16	20.147	19.73	.979	.082	.019	16
17	19.974	20.36	1.019	.085	.020	17
18	19.800	20.98	1.060	.088	.020	18
19	19.623	21.61	1.101	.092	.021	19
20	19.446	22.25	1.144	.095	.022	20
21	19.266	22.90	1.189	.099	.023	21
22	19.083	23.54	1.234	.103	.024	22
23	18.898	24.20	1.281	.107	.025	23
24	18.710	24.87	1.329	.111	.026	24
25	18.516	25.55	1.380	.115	.027	25
26	18.317	26.25	1.433	.119	.028	26
27	18.112	26.96	1.489	.124	.029	27
28	17.901	27.70	1.547	.129	.030	28
29	17.683	28.47	1.610	.134	.031	29
30	17.459	29.25	1.675	.140	.032	30
31	17.227	30.05	1.744	.145	.034	31
32	16.988	30.88	1.818	.152	.035	32
33	16.742	31.73	1.895	.158	.036	33
34	16.489	32.60	1.977	.165	.038	34
35	16.230	33.49	2.063	.172	.040	35
36	15.963	34.41	2.156	.180	.041	36
37	15.689	35.34	2.253	.188	.043	37
38	15.409	36.30	2.356	.196	.045	38
39	15.121	37.27	2.465	.205	.047	39
40	14.827	38.25	2.580	.215	.050	40
41	14.526	39.26	2.703	.225	.052	41
42	14.217	40.29	2.834	.236	.055	42
43	13.899	41.33	2.974	.248	.057	43
44	13.574	42.40	3.124	.260	.060	44
45	13.239	43.50	3.286	.274	.063	45
46	12.892	44.62	3.461	.288	.067	46
47	12.536	45.77	3.651	.304	.070	47
48	12.169	46.94	3.857	.321	.074	48
49	11.790	48.14	4.083	.340	.079	49
50	11.404	49.35	4.327	.361	.083	50
51	11.008	50.57	4.594	.383	.088	51
52	10.602	51.81	4.887	.407	.094	52
53	10.188	53.06	5.208	.434	.100	53
54	9.763	54.30	5.562	.464	.107	54

MANCHESTER UNITY EXPERIENCE 1899-1907

TABLE II. *Continued* Summary of the Experience of the Manchester Unity Assurance Society, Limited, 1899-1907. The table shows the results of the operations of the Society during the period, and the position of the Society at the end of the year 1907.

UNITED PAYMENT LIFE AGE 70

AGE	Number of Policies	Single Premium	Annual Premium	Death Benefit	Reserve	Profit
70	100	100	100	100	100	100
1899	100	100	100	100	100	100
1900	100	100	100	100	100	100
1901	100	100	100	100	100	100
1902	100	100	100	100	100	100
1903	100	100	100	100	100	100
1904	100	100	100	100	100	100
1905	100	100	100	100	100	100
1906	100	100	100	100	100	100
1907	100	100	100	100	100	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for Endowment Insurance of 100 Payable at Age 70 or Previous Death.

70 OR DEATH—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	$\bar{a}_{x:70-x}$	$100 \bar{A}_{x:70-x}$	$100 \bar{P}_{x:70-x}$	$100 \bar{P}_{x:70-x} \frac{x:70-x}{12}$	$100 \bar{P}_{x:70-x} \frac{x:70-x}{52}$	x
16	20.147	20.98	1.041	.087	.020	16
17	19.974	21.66	1.084	.090	.021	17
18	19.800	22.34	1.128	.094	.022	18
19	19.623	23.04	1.174	.098	.023	19
20	19.446	23.73	1.220	.102	.023	20
21	19.266	24.44	1.269	.106	.024	21
22	19.083	25.15	1.318	.110	.025	22
23	18.898	25.88	1.369	.114	.026	23
24	18.710	26.62	1.423	.119	.027	24
25	18.516	27.38	1.479	.123	.028	25
26	18.317	28.16	1.537	.128	.030	26
27	18.112	28.96	1.599	.133	.031	27
28	17.901	29.79	1.664	.139	.032	28
29	17.683	30.65	1.733	.144	.033	29
30	17.459	31.53	1.806	.151	.035	30
31	17.227	32.44	1.883	.157	.036	31
32	16.988	33.37	1.964	.164	.038	32
33	16.742	34.33	2.051	.171	.039	33
34	16.489	35.33	2.143	.179	.041	34
35	16.230	36.34	2.239	.187	.043	35
36	15.963	37.39	2.342	.195	.045	36
37	15.689	38.47	2.452	.204	.047	37
38	15.409	39.57	2.568	.214	.049	38
39	15.121	40.69	2.691	.224	.052	39
40	14.827	41.85	2.823	.235	.054	40
41	14.526	43.03	2.962	.247	.057	41
42	14.217	44.24	3.112	.259	.060	42
43	13.899	45.49	3.273	.273	.063	43
44	13.574	46.76	3.445	.287	.066	44
45	13.239	48.08	3.632	.303	.070	45
46	12.892	49.44	3.835	.320	.074	46
47	12.536	50.83	4.055	.338	.078	47
48	12.169	52.27	4.295	.358	.083	48
49	11.790	53.76	4.560	.380	.088	49
50	11.404	55.27	4.847	.404	.093	50
51	11.008	56.83	5.163	.430	.099	51
52	10.602	58.42	5.510	.459	.106	52
53	10.188	60.04	5.893	.491	.113	53
54	9.763	61.71	6.321	.527	.122	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 70.

DEFERRED ANNUITY (AGE 70)—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x $70-x$	$100 \bar{a}_x$ $70-x$	$100 \bar{P} \bar{a}_x$ $70-x$	$100 \bar{P} \bar{a}_x$ $70-x$ 12	$100 \bar{P} \bar{a}_x$ $70-x$ 52	x
16	20.147	31.90	1.583	.132	.030	16
17	19.974	33.24	1.664	.139	.032	17
18	19.800	34.65	1.750	.146	.034	18
19	19.623	36.13	1.841	.153	.035	19
20	19.446	37.68	1.938	.162	.037	20
21	19.266	39.31	2.040	.170	.039	21
22	19.083	41.03	2.150	.179	.041	22
23	18.898	42.83	2.266	.189	.044	23
24	18.710	44.71	2.390	.199	.046	24
25	18.516	46.69	2.522	.210	.049	25
26	18.317	48.77	2.663	.222	.051	26
27	18.112	50.95	2.813	.234	.054	27
28	17.901	53.23	2.974	.248	.057	28
29	17.683	55.62	3.145	.262	.060	29
30	17.459	58.13	3.330	.278	.064	30
31	17.227	60.76	3.527	.294	.068	31
32	16.988	63.53	3.740	.312	.072	32
33	16.742	66.43	3.968	.331	.076	33
34	16.489	69.49	4.214	.351	.081	34
35	16.230	72.71	4.480	.373	.086	35
36	15.963	76.09	4.767	.397	.092	36
37	15.689	79.66	5.077	.423	.098	37
38	15.409	83.44	5.415	.451	.104	38
39	15.121	87.42	5.781	.482	.111	39
40	14.827	91.64	6.181	.515	.119	40
41	14.526	96.11	6.616	.551	.127	41
42	14.217	100.84	7.093	.591	.136	42
43	13.899	105.86	7.616	.635	.146	43
44	13.574	111.19	8.191	.683	.158	44
45	13.239	116.84	8.825	.735	.170	45
46	12.892	122.84	9.528	.794	.183	46
47	12.536	129.22	10.308	.859	.198	47
48	12.169	136.01	11.177	.931	.215	48
49	11.790	143.25	12.150	1.013	.234	49
50	11.404	151.04	13.244	1.104	.255	50
51	11.008	159.39	14.479	1.207	.278	51
52	10.602	168.41	15.885	1.324	.305	52
53	10.188	178.17	17.488	1.457	.336	53
54	9.763	188.76	19.334	1.611	.372	54

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Value of Temporary Annuity of 1 Ceasing at Age 70; and Single, Annual, Monthly, and Weekly Premiums for a Deferred Annuity of 100 to Begin at Age 70—Continued.

DEFERRED ANNUITY (AGE 70)—4 PER CENT.

AGE.	Temporary Annuity of 1.	Single Premium.	Annual Premium.	Monthly Premium.	Weekly Premium.	AGE.
x	\bar{a}_x$ |70-x|$	$100 \bar{a}_x$ $|70-x|$	$100 \bar{P} \bar{a}_x$ $|70-x|$	$100 \bar{P} \bar{a}_x$ $\frac{|70-x|}{12}$	$100 \bar{P} \bar{a}_x$ $\frac{|70-x|}{52}$	x
55	9.327	200.24	21.469	1.789	.413	55
56	8.878	212.72	23.960	1.997	.461	56
57	8.414	226.34	26.900	2.242	.517	57
58	7.934	241.21	30.402	2.534	.585	58
59	7.437	257.52	34.627	2.886	.666	59
60	6.923	275.53	39.799	3.317	.765	60
61	6.389	295.53	46.256	3.855	.890	61
62	5.835	317.88	54.478	4.540	1.048	62
63	5.256	343.01	65.261	5.438	1.255	63
64	4.650	371.40	79.871	6.656	1.536	64
65	4.011	403.61	100.626	8.386	1.935	65
66	3.330	440.33	132.231	11.019	2.543	66
67	2.601	482.35	185.448	15.454	3.566	67
68	1.811	530.62	292.998	24.417	5.635	68
69	0.950	586.46	.....	.....	....	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	17.92	3.46	21.38	3.11	24.49	3.16	10.83	38.48	16
17	17.73	3.55	21.23	3.22	24.50	3.29	11.28	39.07	17
18	17.56	3.65	21.21	3.33	24.54	3.43	11.76	39.73	18
19	17.44	3.74	21.18	3.45	24.63	3.57	12.26	40.46	19
20	17.36	3.83	21.19	3.56	24.75	3.71	12.79	41.25	20
21	17.33	3.92	21.25	3.67	24.92	3.85	13.34	42.11	21
22	17.35	4.01	21.36	3.78	25.14	3.99	13.91	43.04	22
23	17.38	4.09	21.47	3.90	25.37	4.14	14.50	44.01	23
24	17.43	4.18	21.61	4.02	25.63	4.29	15.12	45.04	24
25	17.50	4.28	21.78	4.14	25.92	4.44	15.75	46.11	25
26	17.56	4.37	21.93	4.26	26.19	4.60	16.41	47.20	26
27	17.64	4.47	22.11	4.38	26.49	4.76	17.10	48.35	27
28	17.71	4.57	22.28	4.52	26.80	4.93	17.81	49.54	28
29	17.79	4.68	22.47	4.65	27.12	5.10	18.55	50.77	29
30	17.87	4.78	22.65	4.80	27.45	5.28	19.32	52.05	30
31	17.95	4.90	22.85	4.94	27.79	5.47	20.13	53.39	31
32	18.03	5.01	23.04	5.09	28.13	5.66	20.96	54.75	32
33	18.11	5.12	23.23	5.25	28.48	5.86	21.83	56.17	33
34	18.19	5.24	23.43	5.41	28.84	6.07	22.73	57.64	34
35	18.26	5.36	23.62	5.57	29.19	6.29	23.67	59.15	35
36	18.33	5.49	23.82	5.74	29.56	6.51	24.64	60.71	36
37	18.40	5.61	24.01	5.92	29.93	6.74	25.64	62.31	37
38	18.47	5.74	24.21	6.09	30.30	6.99	26.69	63.98	38
39	18.53	5.87	24.40	6.28	30.68	7.24	27.78	65.70	39
40	18.58	6.00	24.58	6.46	31.04	7.50	28.91	67.45	40
41	18.62	6.13	24.75	6.65	31.40	7.76	30.09	69.25	41
42	18.65	6.27	24.92	6.85	31.77	8.03	31.31	71.11	42
43	18.68	6.40	25.08	7.04	32.12	8.32	32.58	73.02	43
44	18.70	6.53	25.23	7.25	32.48	8.61	33.91	75.00	44
45	18.71	6.67	25.38	7.46	32.84	8.92	35.30	77.06	45
46	18.71	6.81	25.52	7.67	33.19	9.24	36.75	79.18	46
47	18.69	6.95	25.64	7.89	33.53	9.57	38.26	81.36	47
48	18.66	7.08	25.74	8.11	33.85	9.92	39.82	83.59	48
49	18.62	7.22	25.84	8.34	34.18	10.27	41.45	85.90	49
50	18.56	7.35	25.91	8.58	34.49	10.64	43.15	88.28	50
51	18.49	7.48	25.97	8.82	34.79	11.02	44.91	90.72	51
52	18.40	7.60	26.00	9.06	35.06	11.42	46.75	93.23	52
53	18.30	7.73	26.03	9.31	35.34	11.82	48.65	95.81	53
54	18.18	7.85	26.03	9.56	35.59	12.24	50.62	98.45	54
55	18.03	7.96	25.99	9.81	35.80	12.68	52.67	101.15	55
56	17.86	8.07	25.93	10.06	35.99	13.13	54.81	103.93	56
57	17.67	8.16	25.83	10.30	36.13	13.59	57.04	106.76	57
58	17.44	8.25	25.69	10.52	36.21	14.04	59.36	109.61	58
59	17.18	8.31	25.49	10.73	36.22	14.49	61.80	112.51	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week—Continued.

WHOLE LIFE—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	16.89	8.36	25.25	10.93	36.18	14.93	64.36	115.47	60
61	16.58	8.39	24.97	11.10	36.07	15.37	67.04	118.48	61
62	16.23	8.40	24.63	11.25	35.88	15.78	69.83	121.49	62
63	15.85	8.39	24.24	11.38	35.62	16.17	72.70	124.49	63
64	15.43	8.36	23.79	11.48	35.27	16.52	75.63	127.42	64
65	14.97	8.31	23.28	11.56	34.84	16.84	78.61	130.29	65
66	14.47	8.24	22.71	11.60	34.31	17.11	81.59	133.01	66
67	13.94	8.14	22.08	11.61	33.69	17.34	84.55	135.58	67
68	13.35	8.01	21.36	11.56	32.92	17.49	87.45	137.86	68
69	12.73	7.83	20.56	11.45	32.01	17.55	90.25	139.81	69
70	12.08	7.61	19.69	11.28	30.97	17.52	92.89	141.88	70
71	11.42	7.35	18.77	11.02	29.79	17.36	95.31	142.46	71
72	10.75	7.06	17.81	10.70	28.51	17.10	97.46	143.07	72
73	10.08	6.75	16.83	10.33	27.16	16.72	99.31	143.19	73
74	9.42	6.43	15.85	9.90	25.75	16.25	100.83	142.83	74
75	8.78	6.10	14.88	9.44	24.32	15.68	102.03	142.03	75
76	8.14	5.77	13.91	8.96	22.87	15.01	102.91	140.79	76
77	7.52	5.43	12.95	8.45	21.40	14.30	103.46	139.16	77
78	6.92	5.08	12.00	7.93	19.93	13.52	103.71	137.16	78
79	6.35	4.74	11.09	7.42	18.51	12.72	103.64	134.87	79
80	5.82	4.40	10.22	6.92	17.14	11.92	103.22	132.28	80
81	5.33	4.07	9.40	6.44	15.84	11.14	102.45	129.43	81
82	4.88	3.77	8.65	6.00	14.65	10.38	101.32	126.35	82
83	4.47	3.48	7.95	5.60	13.55	9.66	99.88	123.09	83
84	4.10	3.23	7.33	5.25	12.58	8.98	98.17	119.73	84
85	3.75	3.00	6.75	4.94	11.69	8.39	96.21	116.29	85
86	3.44	2.81	6.25	4.66	10.91	7.90	94.08	112.89	86
87	3.18	2.68	5.86	4.41	10.27	7.50	91.78	109.55	87
88	2.98	2.56	5.54	4.22	9.76	7.14	89.40	106.30	88
89	2.85	2.46	5.31	4.05	9.36	6.85	86.90	103.11	89
90	2.74	2.36	5.10	3.88	8.98	6.57	84.36	99.91	90
91	2.62	2.26	4.88	3.72	8.60	6.28	81.35	96.23	91
92	2.50	2.15	4.65	3.55	8.20	6.00	77.70	91.90	92
93	2.37	2.04	4.41	3.37	7.78	5.69	73.71	87.18	93
94	2.23	1.92	4.15	3.16	7.31	5.35	69.27	81.93	94
95	2.06	1.77	3.83	2.92	6.75	4.94	63.95	75.64	95
96	1.85	1.60	3.45	2.63	6.08	4.45	57.56	68.09	96
97	1.62	1.40	3.02	2.30	5.32	3.89	50.36	59.57	97
98	1.32	1.15	2.47	1.88	4.35	3.18	41.25	48.78	98
99	0.97	0.87	1.84	1.40	3.24	2.36	30.59	36.19	99
100	0.50	0.47	0.97	0.74	1.71	1.25	16.16	19.12	100

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE-4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.876	.169	1.045	.152	1.197	.154	.529	1.880	16
17	.873	.175	1.048	.159	1.207	.162	.556	1.925	17
18	.872	.181	1.053	.165	1.218	.170	.584	1.972	18
19	.873	.187	1.060	.173	1.233	.179	.613	2.025	19
20	.876	.193	1.069	.180	1.249	.187	.645	2.081	20
21	.882	.199	1.081	.187	1.268	.196	.679	2.143	21
22	.890	.206	1.096	.194	1.290	.205	.714	2.209	22
23	.899	.212	1.111	.202	1.313	.214	.750	2.277	23
24	.910	.218	1.128	.210	1.338	.224	.789	2.351	24
25	.922	.225	1.147	.218	1.365	.234	.830	2.429	25
26	.934	.232	1.166	.227	1.393	.245	.873	2.511	26
27	.947	.240	1.187	.235	1.422	.256	.918	2.596	27
28	.961	.248	1.209	.245	1.454	.267	.966	2.687	28
29	.975	.257	1.232	.255	1.487	.280	1.017	2.784	29
30	.991	.265	1.256	.266	1.522	.293	1.071	2.886	30
31	1.007	.275	1.282	.277	1.559	.307	1.129	2.995	31
32	1.023	.284	1.307	.289	1.596	.321	1.189	3.106	32
33	1.040	.294	1.334	.302	1.636	.337	1.254	3.227	33
34	1.059	.305	1.364	.315	1.679	.353	1.323	3.355	34
35	1.077	.316	1.393	.328	1.721	.371	1.396	3.488	35
36	1.096	.328	1.424	.343	1.767	.389	1.473	3.629	36
37	1.116	.340	1.456	.359	1.815	.409	1.555	3.779	37
38	1.137	.353	1.490	.375	1.865	.430	1.643	3.938	38
39	1.158	.367	1.525	.393	1.918	.453	1.737	4.108	39
40	1.180	.381	1.561	.410	1.971	.476	1.836	4.283	40
41	1.202	.396	1.598	.429	2.027	.501	1.943	4.471	41
42	1.225	.412	1.637	.450	2.087	.527	2.056	4.670	42
43	1.249	.428	1.677	.471	2.148	.556	2.178	4.882	43
44	1.273	.445	1.718	.494	2.212	.586	2.309	5.107	44
45	1.299	.463	1.762	.518	2.280	.619	2.450	5.349	45
46	1.325	.482	1.807	.543	2.350	.654	2.603	5.607	46
47	1.352	.503	1.855	.571	2.426	.692	2.767	5.885	47
48	1.379	.523	1.902	.600	2.502	.733	2.943	6.178	48
49	1.408	.546	1.954	.631	2.585	.777	3.135	6.497	49
50	1.437	.569	2.006	.664	2.670	.824	3.341	6.835	50
51	1.467	.594	2.061	.700	2.761	.874	3.564	7.199	51
52	1.498	.619	2.117	.737	2.854	.930	3.805	7.589	52
53	1.529	.646	2.175	.778	2.953	.988	4.065	8.006	53
54	1.560	.674	2.234	.821	3.055	1.051	4.345	8.451	54
55	1.591	.703	2.294	.866	3.160	1.119	4.649	8.928	55
56	1.623	.733	2.356	.914	3.270	1.193	4.980	9.443	56
57	1.655	.764	2.419	.965	3.384	1.273	5.342	9.999	57
58	1.686	.797	2.483	1.017	3.500	1.357	5.737	10.594	58
59	1.716	.830	2.546	1.072	3.618	1.447	6.172	11.237	59

MANCHESTER UNITY EXPERIENCE, 1893-1927.

Annual Premium for a Sum Assured of £1 per £1000 Insured

WHOLE LIFE—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	First Year.	Second Year.	Third Year.
60	1.76	1.84	1.84	1.93	1.76	1.85	1.76	1.85	1.94
61	1.77	1.85	1.85	1.94	1.77	1.86	1.77	1.86	1.95
62	1.78	1.86	1.86	1.95	1.78	1.87	1.78	1.87	1.96
63	1.79	1.87	1.87	1.96	1.79	1.88	1.79	1.88	1.97
64	1.80	1.88	1.88	1.97	1.80	1.89	1.80	1.89	1.98
65	1.81	1.89	1.89	1.98	1.81	1.90	1.81	1.90	1.99
66	1.82	1.90	1.90	1.99	1.82	1.91	1.82	1.91	2.00
67	1.83	1.91	1.91	2.00	1.83	1.92	1.83	1.92	2.01
68	1.84	1.92	1.92	2.01	1.84	1.93	1.84	1.93	2.02
69	1.85	1.93	1.93	2.02	1.85	1.94	1.85	1.94	2.03
70	1.86	1.94	1.94	2.03	1.86	1.95	1.86	1.95	2.04

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE-4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.073	.014	.087	.013	.100	.013	.044	.157	16
17	.073	.015	.088	.013	.101	.014	.046	.161	17
18	.073	.015	.088	.014	.102	.014	.049	.165	18
19	.073	.016	.089	.014	.103	.015	.051	.169	19
20	.073	.016	.089	.015	.104	.016	.054	.174	20
21	.073	.017	.090	.016	.106	.016	.057	.179	21
22	.074	.017	.091	.016	.107	.017	.060	.184	22
23	.075	.017	.092	.017	.109	.018	.063	.190	23
24	.076	.018	.094	.018	.112	.019	.066	.197	24
25	.077	.019	.096	.018	.114	.020	.069	.203	25
26	.078	.019	.097	.019	.116	.020	.073	.209	26
27	.079	.020	.099	.020	.119	.021	.077	.217	27
28	.080	.021	.101	.020	.121	.022	.081	.224	28
29	.081	.022	.103	.021	.124	.023	.085	.232	29
30	.083	.022	.105	.022	.127	.024	.089	.240	30
31	.084	.023	.107	.023	.130	.026	.094	.250	31
32	.085	.024	.109	.024	.133	.027	.099	.259	32
33	.087	.024	.111	.025	.136	.028	.105	.269	33
34	.089	.025	.114	.026	.140	.029	.110	.279	34
35	.090	.026	.116	.027	.143	.031	.117	.291	35
36	.091	.027	.118	.029	.147	.032	.123	.302	36
37	.093	.028	.121	.030	.151	.034	.130	.315	37
38	.095	.029	.124	.031	.155	.036	.137	.328	38
39	.096	.031	.127	.033	.160	.038	.145	.343	39
40	.098	.032	.130	.034	.164	.040	.153	.357	40
41	.100	.033	.133	.036	.169	.042	.162	.373	41
42	.102	.034	.136	.038	.174	.044	.171	.389	42
43	.104	.036	.140	.039	.179	.046	.182	.407	43
44	.106	.037	.143	.041	.184	.049	.192	.425	44
45	.108	.039	.147	.043	.190	.052	.204	.446	45
46	.111	.040	.151	.045	.196	.055	.217	.468	46
47	.113	.042	.155	.047	.202	.058	.231	.491	47
48	.115	.044	.159	.050	.209	.061	.245	.515	48
49	.117	.046	.163	.053	.216	.065	.261	.542	49
50	.120	.047	.167	.055	.222	.069	.278	.569	50
51	.122	.050	.172	.058	.230	.073	.297	.600	51
52	.125	.052	.177	.061	.238	.078	.317	.633	52
53	.127	.054	.181	.065	.246	.082	.339	.667	53
54	.130	.056	.186	.068	.254	.088	.362	.704	54
55	.133	.058	.191	.072	.263	.094	.387	.744	55
56	.135	.061	.196	.076	.272	.100	.415	.787	56
57	.138	.064	.202	.080	.282	.106	.445	.833	57
58	.141	.066	.207	.085	.292	.113	.478	.883	58
59	.143	.069	.212	.089	.301	.121	.514	.936	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week—Continued.

WHOLE LIFE—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.145	.072	.217	.094	.311	.129	.554	.994	60
61	.148	.075	.223	.099	.322	.137	.598	1.057	61
62	.150	.078	.228	.104	.332	.146	.646	1.124	62
63	.152	.081	.233	.109	.342	.155	.697	1.194	63
64	.154	.083	.237	.114	.351	.165	.754	1.270	64
65	.155	.086	.241	.120	.361	.174	.814	1.349	65
66	.156	.089	.245	.125	.370	.184	.879	1.433	66
67	.157	.091	.248	.130	.378	.195	.949	1.522	67
68	.156	.094	.250	.135	.385	.205	1.024	1.614	68
69	.155	.096	.251	.140	.391	.215	1.104	1.710	69
70	.155	.097	.252	.144	.396	.224	1.188	1.808	70

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week.

WHOLE LIFE-4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.017	.003	.020	.003	.023	.003	.010	.036	16
17	.017	.003	.020	.003	.023	.003	.011	.037	17
18	.017	.003	.020	.003	.023	.003	.012	.038	18
19	.017	.004	.021	.003	.024	.003	.012	.039	19
20	.017	.004	.021	.003	.024	.004	.012	.040	20
21	.017	.004	.021	.004	.025	.004	.013	.042	21
22	.017	.004	.021	.004	.025	.004	.014	.043	22
23	.017	.004	.021	.004	.025	.004	.015	.044	23
24	.018	.004	.022	.004	.026	.004	.015	.045	24
25	.018	.004	.022	.004	.026	.004	.016	.046	25
26	.018	.004	.022	.004	.026	.005	.017	.048	26
27	.018	.005	.023	.004	.027	.005	.018	.050	27
28	.018	.005	.023	.005	.028	.005	.019	.052	28
29	.019	.005	.024	.005	.029	.005	.020	.054	29
30	.019	.005	.024	.005	.029	.006	.021	.056	30
31	.020	.005	.025	.005	.030	.006	.022	.058	31
32	.020	.005	.025	.006	.031	.006	.023	.060	32
33	.020	.006	.026	.006	.032	.006	.024	.062	33
34	.020	.006	.026	.006	.032	.007	.025	.064	34
35	.021	.006	.027	.006	.033	.007	.027	.067	35
36	.021	.006	.027	.007	.034	.007	.029	.070	36
37	.021	.007	.028	.007	.035	.008	.030	.073	37
38	.022	.007	.029	.007	.036	.008	.032	.076	38
39	.022	.007	.029	.008	.037	.009	.033	.079	39
40	.023	.007	.030	.008	.038	.009	.035	.082	40
41	.023	.008	.031	.008	.039	.010	.037	.086	41
42	.024	.008	.032	.008	.040	.010	.040	.090	42
43	.024	.008	.032	.009	.041	.011	.042	.094	43
44	.024	.009	.033	.009	.042	.011	.045	.098	44
45	.025	.009	.034	.010	.044	.012	.047	.103	45
46	.026	.009	.035	.010	.045	.013	.050	.108	46
47	.026	.010	.036	.011	.047	.013	.053	.113	47
48	.027	.010	.037	.012	.049	.014	.056	.119	48
49	.027	.011	.038	.012	.050	.015	.060	.125	49
50	.028	.011	.039	.012	.051	.016	.064	.131	50
51	.028	.012	.040	.013	.053	.017	.069	.139	51
52	.029	.012	.041	.014	.055	.018	.073	.146	52
53	.029	.013	.042	.015	.057	.019	.078	.154	53
54	.030	.013	.043	.016	.059	.020	.084	.163	54
55	.030	.014	.044	.017	.061	.022	.089	.172	55
56	.031	.014	.045	.018	.063	.023	.096	.182	56
57	.032	.014	.046	.019	.065	.024	.103	.192	57
58	.032	.015	.047	.020	.067	.026	.110	.203	58
59	.033	.016	.049	.020	.069	.028	.119	.216	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week—Continued.

WHOLE LIFE—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.034	.016	.050	.022	.072	.030	.128	.230	60
61	.034	.017	.051	.023	.074	.032	.138	.244	61
62	.035	.018	.053	.024	.077	.034	.149	.260	62
63	.035	.019	.054	.025	.079	.036	.161	.276	63
64	.036	.019	.055	.026	.081	.038	.174	.293	64
65	.036	.020	.056	.027	.083	.040	.188	.311	65
66	.036	.020	.056	.029	.085	.043	.203	.331	66
67	.036	.021	.057	.030	.087	.045	.219	.351	67
68	.036	.022	.058	.031	.089	.047	.236	.372	68
69	.036	.022	.058	.032	.090	.050	.255	.395	69
70	.036	.022	.058	.033	.091	.052	.274	.417	70

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	16.74	2.81	19.55	2.19	21.74	1.82	4.62	28.18	16
17	16.49	2.87	19.36	2.27	21.63	1.90	4.81	28.34	17
18	16.28	2.93	19.21	2.34	21.55	1.98	5.01	28.54	18
19	16.10	2.99	19.09	2.41	21.50	2.06	5.23	28.79	19
20	15.96	3.06	19.02	2.48	21.50	2.14	5.45	29.09	20
21	15.88	3.10	18.98	2.55	21.53	2.21	5.68	29.42	21
22	15.82	3.16	18.98	2.61	21.59	2.28	5.92	29.79	22
23	15.79	3.22	19.01	2.67	21.68	2.35	6.16	30.19	23
24	15.78	3.26	19.04	2.73	21.77	2.42	6.41	30.60	24
25	15.76	3.32	19.08	2.80	21.88	2.49	6.66	31.03	25
26	15.76	3.36	19.12	2.86	21.98	2.56	6.91	31.45	26
27	15.75	3.42	19.17	2.92	22.09	2.63	7.17	31.89	27
28	15.74	3.47	19.21	3.00	22.21	2.71	7.44	32.36	28
29	15.73	3.53	19.26	3.06	22.32	2.78	7.72	32.82	29
30	15.72	3.59	19.31	3.13	22.44	2.86	8.00	33.30	30
31	15.70	3.64	19.34	3.21	22.55	2.93	8.29	33.77	31
32	15.68	3.70	19.38	3.27	22.65	3.01	8.59	34.25	32
33	15.65	3.75	19.40	3.35	22.75	3.09	8.89	34.73	33
34	15.61	3.81	19.42	3.42	22.84	3.17	9.20	35.21	34
35	15.56	3.87	19.43	3.49	22.92	3.25	9.51	35.68	35
36	15.51	3.92	19.43	3.57	23.00	3.34	9.82	36.16	36
37	15.45	3.97	19.42	3.63	23.05	3.42	10.13	36.60	37
38	15.37	4.02	19.39	3.71	23.10	3.51	10.44	37.05	38
39	15.28	4.07	19.35	3.77	23.12	3.59	10.76	37.47	39
40	15.18	4.11	19.29	3.84	23.13	3.67	11.06	37.86	40
41	15.06	4.15	19.21	3.90	23.11	3.75	11.37	38.23	41
42	14.91	4.19	19.10	3.96	23.06	3.83	11.67	38.56	42
43	14.75	4.22	18.97	4.01	22.98	3.90	11.97	38.85	43
44	14.57	4.25	18.82	4.06	22.88	3.97	12.26	39.11	44
45	14.37	4.27	18.64	4.11	22.75	4.04	12.55	39.34	45
46	14.15	4.28	18.43	4.15	22.58	4.11	12.82	39.51	46
47	13.90	4.29	18.19	4.19	22.38	4.18	13.09	39.65	47
48	13.62	4.28	17.90	4.22	22.12	4.24	13.34	39.70	48
49	13.31	4.26	17.57	4.25	21.82	4.30	13.55	39.67	49
50	12.96	4.24	17.20	4.25	21.45	4.34	13.74	39.53	50
51	12.58	4.19	16.77	4.26	21.03	4.37	13.87	39.27	51
52	12.15	4.14	16.29	4.24	20.53	4.39	13.95	38.87	52
53	11.69	4.05	15.74	4.21	19.95	4.39	13.95	38.29	53
54	11.18	3.95	15.13	4.16	19.29	4.37	13.86	37.52	54
55	10.61	3.83	14.44	4.08	18.52	4.33	13.68	36.53	55
56	9.97	3.69	13.66	3.97	17.63	4.25	13.38	35.26	56
57	9.27	3.51	12.78	3.81	16.59	4.14	12.95	33.68	57
58	8.49	3.28	11.77	3.62	15.39	3.97	12.39	31.75	58
59	7.63	3.01	10.64	3.36	14.00	3.75	11.65	29.40	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	6.67	2.69	9.36	3.04	12.40	3.44	10.70	26.54	60
61	5.62	2.30	7.92	2.64	10.56	3.04	9.48	23.08	61
62	4.44	1.85	6.29	2.15	8.44	2.52	7.92	18.88	62
63	3.12	1.33	4.45	1.56	6.01	1.86	5.90	13.77	63
64	1.65	0.71	2.36	0.85	3.21	1.03	3.30	7.54	64

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65-4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.844	.142	.986	.110	1.096	.092	.233	1.421	16
17	.839	.148	.985	.116	1.101	.097	.245	1.443	17
18	.837	.151	.988	.120	1.108	.102	.258	1.468	18
19	.836	.155	.991	.125	1.116	.107	.271	1.494	19
20	.837	.160	.997	.130	1.127	.112	.286	1.525	20
21	.841	.164	1.005	.135	1.140	.117	.301	1.558	21
22	.847	.169	1.016	.140	1.156	.122	.317	1.595	22
23	.855	.174	1.029	.145	1.174	.127	.334	1.635	23
24	.864	.178	1.042	.149	1.191	.132	.351	1.674	24
25	.873	.184	1.057	.155	1.212	.138	.369	1.719	25
26	.884	.188	1.072	.160	1.232	.144	.387	1.763	26
27	.895	.194	1.089	.166	1.255	.149	.407	1.811	27
28	.906	.200	1.106	.173	1.279	.156	.428	1.863	28
29	.918	.206	1.124	.179	1.303	.162	.451	1.916	29
30	.931	.213	1.144	.185	1.329	.169	.474	1.972	30
31	.944	.219	1.163	.193	1.356	.176	.499	2.031	31
32	.959	.226	1.185	.200	1.385	.184	.525	2.094	32
33	.973	.233	1.206	.208	1.414	.192	.553	2.159	33
34	.988	.241	1.229	.216	1.445	.201	.582	2.228	34
35	1.003	.250	1.253	.225	1.478	.210	.613	2.301	35
36	1.020	.258	1.278	.235	1.513	.220	.646	2.379	36
37	1.037	.266	1.303	.244	1.547	.230	.680	2.457	37
38	1.054	.276	1.330	.254	1.584	.241	.716	2.541	38
39	1.072	.286	1.358	.265	1.623	.252	.755	2.630	39
40	1.091	.295	1.386	.276	1.662	.264	.795	2.721	40
41	1.110	.306	1.416	.287	1.703	.276	.838	2.817	41
42	1.128	.317	1.445	.300	1.745	.290	.883	2.918	42
43	1.148	.328	1.476	.312	1.788	.304	.932	3.024	43
44	1.168	.341	1.509	.326	1.835	.318	.983	3.136	44
45	1.190	.354	1.544	.340	1.884	.334	1.039	3.257	45
46	1.212	.367	1.579	.356	1.935	.352	1.098	3.385	46
47	1.235	.382	1.617	.372	1.989	.371	1.163	3.523	47
48	1.259	.396	1.655	.390	2.045	.392	1.233	3.670	48
49	1.284	.411	1.695	.410	2.105	.415	1.307	3.827	49
50	1.309	.428	1.737	.429	2.166	.438	1.387	3.991	50
51	1.335	.445	1.780	.452	2.232	.464	1.472	4.168	51
52	1.361	.464	1.825	.475	2.300	.492	1.562	4.354	52
53	1.389	.481	1.870	.500	2.370	.522	1.657	4.549	53
54	1.417	.501	1.918	.527	2.445	.554	1.757	4.756	54
55	1.446	.522	1.968	.556	2.524	.590	1.865	4.979	55
56	1.474	.546	2.020	.587	2.607	.628	1.978	5.213	56
57	1.504	.569	2.073	.618	2.691	.672	2.101	5.464	57
58	1.533	.592	2.125	.654	2.779	.717	2.238	5.734	58
59	1.564	.617	2.181	.689	2.870	.769	2.388	6.027	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	1.594	.648	2.237	.726	2.963	.822	2.557	6.342	60
61	1.628	.666	2.294	.765	3.059	.881	2.746	6.686	61
62	1.659	.691	2.350	.803	3.153	.942	2.960	7.055	62
63	1.688	.720	2.408	.844	3.252	1.006	3.193	7.451	63

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.070	.012	.082	.009	.091	.008	.019	.118	16
17	.070	.012	.082	.010	.092	.008	.020	.120	17
18	.070	.012	.082	.010	.092	.009	.021	.122	18
19	.070	.013	.083	.010	.093	.009	.023	.125	19
20	.070	.013	.083	.011	.094	.009	.024	.127	20
21	.070	.014	.084	.011	.095	.010	.025	.130	21
22	.071	.014	.085	.012	.097	.010	.026	.133	22
23	.071	.015	.086	.012	.098	.010	.028	.136	23
24	.072	.015	.087	.012	.099	.011	.029	.139	24
25	.073	.015	.088	.013	.101	.011	.031	.143	25
26	.074	.015	.089	.014	.103	.012	.032	.147	26
27	.075	.016	.091	.014	.105	.012	.034	.151	27
28	.076	.016	.092	.015	.107	.013	.035	.155	28
29	.077	.017	.094	.015	.109	.014	.037	.160	29
30	.078	.017	.095	.016	.111	.014	.040	.165	30
31	.079	.018	.097	.016	.113	.015	.042	.170	31
32	.080	.019	.099	.016	.115	.016	.044	.175	32
33	.081	.020	.101	.017	.118	.016	.046	.180	33
34	.082	.020	.102	.018	.120	.017	.049	.186	34
35	.083	.021	.104	.019	.123	.018	.051	.192	35
36	.085	.022	.107	.019	.126	.018	.054	.198	36
37	.087	.022	.109	.020	.129	.019	.057	.205	37
38	.088	.023	.111	.021	.132	.020	.060	.212	38
39	.089	.024	.113	.022	.135	.021	.063	.219	39
40	.091	.025	.116	.023	.139	.022	.066	.227	40
41	.093	.025	.118	.024	.142	.023	.070	.235	41
42	.094	.026	.120	.025	.145	.024	.074	.243	42
43	.096	.027	.123	.026	.149	.025	.078	.252	43
44	.097	.029	.126	.027	.153	.026	.082	.261	44
45	.099	.030	.129	.028	.157	.028	.087	.272	45
46	.101	.031	.132	.029	.161	.029	.092	.282	46
47	.103	.032	.135	.031	.166	.031	.097	.294	47
48	.105	.033	.138	.032	.170	.033	.103	.306	48
49	.107	.034	.141	.034	.175	.035	.109	.319	49
50	.109	.036	.145	.036	.181	.036	.116	.333	50
51	.111	.037	.148	.038	.186	.038	.123	.347	51
52	.113	.039	.152	.040	.192	.041	.130	.363	52
53	.116	.040	.156	.042	.198	.043	.138	.379	53
54	.118	.042	.160	.044	.204	.046	.146	.396	54
55	.121	.044	.165	.046	.211	.049	.155	.415	55
56	.123	.046	.169	.049	.218	.052	.165	.435	56
57	.125	.048	.173	.052	.225	.056	.175	.456	57
58	.128	.049	.177	.055	.232	.060	.186	.478	58
59	.130	.051	.181	.058	.239	.064	.199	.502	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.183	.053	.186	.061	.247	.069	.213	.529	60
61	.136	.055	.191	.064	.255	.073	.229	.557	61
62	.138	.058	.196	.067	.263	.078	.247	.588	62
63	.141	.060	.201	.070	.271	.084	.266	.621	63

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 65.

UNTIL AGE 65—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.016	.003	.019	.002	.021	.002	.004	.027	16
17	.016	.003	.019	.002	.021	.002	.005	.028	17
18	.016	.003	.019	.002	.021	.002	.005	.028	18
19	.016	.003	.019	.002	.021	.002	.005	.028	19
20	.016	.003	.019	.003	.022	.002	.005	.029	20
21	.016	.003	.019	.003	.022	.002	.006	.030	21
22	.016	.003	.019	.003	.022	.002	.006	.030	22
23	.017	.003	.020	.003	.023	.002	.006	.031	23
24	.017	.003	.020	.003	.023	.002	.007	.032	24
25	.017	.003	.020	.003	.023	.003	.007	.033	25
26	.017	.004	.021	.003	.024	.003	.007	.034	26
27	.017	.004	.021	.003	.024	.003	.008	.035	27
28	.018	.004	.022	.003	.025	.003	.008	.036	28
29	.018	.004	.022	.003	.025	.003	.009	.037	29
30	.018	.004	.022	.004	.026	.003	.009	.038	30
31	.018	.004	.022	.004	.026	.003	.010	.039	31
32	.019	.004	.023	.004	.027	.003	.010	.040	32
33	.019	.004	.023	.004	.027	.004	.011	.042	33
34	.019	.005	.024	.004	.028	.004	.011	.043	34
35	.019	.005	.024	.004	.028	.004	.012	.044	35
36	.020	.005	.025	.004	.029	.004	.013	.046	36
37	.020	.005	.025	.005	.030	.004	.013	.047	37
38	.021	.005	.026	.005	.031	.004	.014	.049	38
39	.021	.005	.026	.005	.031	.006	.015	.051	39
40	.021	.006	.027	.005	.032	.005	.015	.052	40
41	.022	.006	.028	.005	.033	.005	.016	.054	41
42	.022	.006	.028	.006	.034	.005	.017	.056	42
43	.022	.006	.028	.006	.034	.006	.018	.058	43
44	.022	.007	.029	.006	.035	.006	.019	.060	44
45	.023	.007	.030	.006	.036	.006	.020	.062	45
46	.023	.007	.030	.007	.037	.007	.021	.065	46
47	.024	.007	.031	.007	.038	.007	.023	.068	47
48	.024	.008	.032	.007	.039	.008	.024	.071	48
49	.025	.008	.033	.008	.041	.008	.025	.074	49
50	.025	.008	.033	.009	.042	.008	.027	.077	50
51	.026	.008	.034	.009	.043	.009	.028	.080	51
52	.026	.009	.035	.009	.044	.010	.030	.084	52
53	.027	.009	.036	.010	.046	.010	.032	.088	53
54	.027	.010	.037	.010	.047	.011	.034	.092	54
55	.028	.010	.038	.011	.049	.011	.036	.096	55
56	.028	.011	.039	.011	.050	.012	.038	.100	56
57	.029	.011	.040	.012	.052	.013	.040	.105	57
58	.029	.012	.041	.012	.053	.014	.043	.110	58
59	.030	.012	.042	.013	.055	.015	.046	.116	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 65—Continued.

UNTIL AGE 65—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.031	.012	.043	.014	.057	.016	.049	.122	60
61	.031	.013	.044	.015	.059	.017	.053	.129	61
62	.032	.013	.045	.016	.061	.018	.057	.136	62
63	.032	.014	.046	.017	.063	.019	.061	.143	63

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	17.33	3.09	20.42	2.56	22.98	2.30	6.28	31.56	16
17	17.11	3.17	20.28	2.64	22.92	2.39	6.54	31.85	17
18	16.92	3.24	20.16	2.73	22.89	2.50	6.82	32.21	18
19	16.77	3.31	20.08	2.83	22.91	2.60	7.11	32.62	19
20	16.66	3.39	20.05	2.91	22.96	2.70	7.42	33.08	20
21	16.61	3.45	20.06	3.00	23.06	2.79	7.73	33.58	21
22	16.58	3.53	20.11	3.08	23.19	2.89	8.06	34.14	22
23	16.59	3.59	20.18	3.16	23.34	2.99	8.40	34.73	23
24	16.61	3.66	20.27	3.24	23.51	3.08	8.74	35.33	24
25	16.63	3.73	20.36	3.33	23.69	3.18	9.10	35.97	25
26	16.66	3.80	20.46	3.42	23.88	3.28	9.46	36.62	26
27	16.69	3.88	20.57	3.50	24.07	3.39	9.83	37.29	27
28	16.73	3.95	20.68	3.59	24.27	3.50	10.22	37.99	28
29	16.76	4.03	20.79	3.69	24.48	3.61	10.62	38.71	29
30	16.80	4.10	20.90	3.79	24.69	3.72	11.03	39.44	30
31	16.83	4.18	21.01	3.89	24.90	3.83	11.46	40.19	31
32	16.85	4.27	21.12	4.00	25.12	3.95	11.90	40.97	32
33	16.88	4.35	21.23	4.10	25.33	4.07	12.36	41.76	33
34	16.90	4.43	21.33	4.21	25.54	4.20	12.82	42.56	34
35	16.91	4.52	21.43	4.31	25.74	4.33	13.30	43.37	35
36	16.92	4.60	21.52	4.43	25.95	4.47	13.79	44.21	36
37	16.93	4.68	21.61	4.53	26.14	4.60	14.29	45.03	37
38	16.92	4.76	21.68	4.65	26.33	4.75	14.80	45.88	38
39	16.91	4.84	21.75	4.76	26.51	4.89	15.32	46.72	39
40	16.88	4.93	21.81	4.87	26.68	5.03	15.84	47.55	40
41	16.84	5.01	21.85	4.98	26.83	5.18	16.38	48.39	41
42	16.78	5.09	21.87	5.10	26.97	5.32	16.93	49.22	42
43	16.72	5.16	21.88	5.21	27.09	5.47	17.49	50.05	43
44	16.64	5.23	21.87	5.33	27.20	5.62	18.06	50.88	44
45	16.54	5.31	21.85	5.43	27.28	5.78	18.64	51.70	45
46	16.43	5.37	21.80	5.55	27.35	5.94	19.23	52.52	46
47	16.30	5.43	21.73	5.66	27.39	6.10	19.83	53.32	47
48	16.14	5.50	21.64	5.76	27.40	6.26	20.43	54.09	48
49	15.96	5.55	21.51	5.86	27.37	6.42	21.03	54.82	49
50	15.76	5.59	21.35	5.96	27.31	6.58	21.62	55.51	50
51	15.53	5.62	21.15	6.06	27.21	6.74	22.19	56.14	51
52	15.28	5.63	20.91	6.15	27.06	6.89	22.73	56.68	52
53	14.99	5.65	20.64	6.22	26.86	7.03	23.24	57.13	53
54	14.67	5.65	20.32	6.29	26.61	7.17	23.71	57.49	54
55	14.32	5.62	19.94	6.35	26.29	7.30	24.12	57.71	55
56	13.92	5.58	19.50	6.38	25.88	7.41	24.47	57.76	56
57	13.47	5.52	18.99	6.38	25.37	7.50	24.76	57.63	57
58	12.97	5.42	18.39	6.35	24.74	7.56	24.97	57.26	58
59	12.40	5.31	17.71	6.27	23.98	7.57	25.08	56.63	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Single Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods	AGE.
60	11.78	5.14	16.92	6.16	23.08	7.53	25.07	55.63	60
61	11.09	4.94	16.03	5.99	22.02	7.42	24.90	54.34	61
62	10.33	4.69	15.02	5.75	20.77	7.24	24.50	52.51	62
63	9.48	4.39	13.87	5.44	19.31	6.95	23.79	50.05	63
64	8.54	4.02	12.56	5.06	17.62	6.54	22.68	46.84	64
65	7.48	3.60	11.08	4.57	15.65	5.99	21.05	42.69	65
66	6.31	3.10	9.41	3.97	13.38	5.28	18.80	37.46	66
67	4.99	2.51	7.50	3.26	10.76	4.37	15.77	30.90	67
68	3.51	1.81	5.32	2.38	7.70	3.22	11.79	22.71	68
69	1.85	0.98	2.83	1.31	4.14	1.79	6.63	12.56	69

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70-4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.861	.153	1.014	.127	1.141	.114	.312	1.567	16
17	.857	.159	1.016	.132	1.148	.120	.327	1.585	17
18	.855	.164	1.019	.133	1.157	.126	.344	1.627	18
19	.855	.169	1.024	.144	1.168	.132	.362	1.662	19
20	.857	.174	1.031	.150	1.181	.139	.382	1.702	20
21	.862	.179	1.041	.156	1.197	.145	.401	1.743	21
22	.869	.185	1.054	.161	1.215	.151	.422	1.788	22
23	.878	.190	1.068	.167	1.235	.158	.444	1.837	23
24	.888	.196	1.084	.173	1.257	.165	.467	1.889	24
25	.898	.201	1.099	.180	1.279	.172	.491	1.942	25
26	.910	.207	1.117	.187	1.304	.179	.516	1.999	26
27	.921	.214	1.135	.193	1.328	.187	.543	2.058	27
28	.934	.221	1.155	.201	1.356	.195	.571	2.122	28
29	.948	.228	1.176	.209	1.385	.204	.601	2.190	29
30	.962	.235	1.197	.217	1.414	.213	.632	2.259	30
31	.977	.243	1.220	.226	1.446	.222	.665	2.333	31
32	.992	.251	1.243	.235	1.478	.233	.700	2.411	32
33	1.008	.260	1.268	.245	1.513	.243	.738	2.494	33
34	1.025	.269	1.294	.255	1.549	.255	.777	2.581	34
35	1.042	.278	1.320	.266	1.586	.267	.819	2.672	35
36	1.060	.288	1.348	.278	1.626	.280	.864	2.770	36
37	1.079	.298	1.377	.289	1.666	.293	.911	2.870	37
38	1.098	.309	1.407	.302	1.709	.308	.960	2.977	38
39	1.118	.320	1.438	.315	1.753	.323	1.013	3.089	39
40	1.138	.333	1.471	.328	1.799	.339	1.068	3.206	40
41	1.159	.345	1.504	.343	1.847	.357	1.128	3.332	41
42	1.180	.358	1.538	.359	1.897	.374	1.191	3.462	42
43	1.203	.371	1.574	.375	1.949	.394	1.258	3.601	43
44	1.226	.385	1.611	.393	2.004	.414	1.330	3.748	44
45	1.249	.401	1.650	.410	2.060	.437	1.408	3.905	45
46	1.274	.417	1.691	.430	2.121	.461	1.492	4.074	46
47	1.300	.433	1.733	.451	2.184	.487	1.582	4.253	47
48	1.326	.452	1.778	.473	2.251	.514	1.679	4.444	48
49	1.354	.471	1.825	.497	2.322	.544	1.784	4.650	49
50	1.382	.490	1.872	.523	2.395	.577	1.896	4.868	50
51	1.411	.510	1.921	.551	2.472	.612	2.016	5.100	51
52	1.441	.532	1.973	.580	2.553	.650	2.144	5.347	52
53	1.471	.555	2.028	.611	2.637	.690	2.281	5.608	53
54	1.503	.579	2.082	.644	2.726	.734	2.429	5.889	54
55	1.535	.603	2.138	.681	2.819	.783	2.586	6.188	55
56	1.568	.629	2.197	.719	2.916	.835	2.756	6.507	56
57	1.601	.656	2.257	.758	3.015	.891	2.943	6.849	57
58	1.635	.683	2.318	.800	3.118	.952	3.147	7.217	58
59	1.667	.714	2.381	.843	3.224	1.018	3.372	7.614	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Annual Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	1.702	.742	2.444	.890	3.334	1.088	3.621	8.043	60
61	1.736	.773	2.509	.938	3.447	1.161	3.897	8.505	61
62	1.770	.804	2.574	.985	3.559	1.241	4.199	8.999	62
63	1.804	.835	2.639	1.035	3.674	1.322	4.526	9.522	63
64	1.837	.865	2.702	1.088	3.790	1.406	4.877	10.073	64
65	1.865	.898	2.763	1.139	3.902	1.493	5.248	10.643	65
66	1.894	.931	2.825	1.192	4.017	1.586	5.646	11.249	66
67	1.919	.965	2.884	1.253	4.137	1.680	6.063	11.880	67
68	1.938	.999	2.937	1.314	4.251	1.778	6.510	12.539	68

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.072	.013	.085	.011	.096	.009	.026	.131	16
17	.072	.013	.085	.011	.096	.010	.027	.133	17
18	.071	.014	.085	.012	.097	.010	.029	.136	18
19	.071	.014	.085	.012	.097	.011	.031	.139	19
20	.071	.015	.086	.012	.098	.012	.032	.142	20
21	.072	.015	.087	.013	.100	.012	.033	.145	21
22	.073	.015	.088	.013	.101	.013	.035	.149	22
23	.073	.016	.089	.014	.103	.013	.037	.153	23
24	.074	.016	.090	.015	.105	.014	.039	.158	24
25	.075	.017	.092	.015	.107	.014	.041	.162	25
26	.076	.017	.093	.016	.109	.015	.043	.167	26
27	.077	.018	.095	.016	.111	.016	.045	.172	27
28	.078	.018	.096	.017	.113	.016	.048	.177	28
29	.079	.019	.098	.017	.115	.017	.050	.182	29
30	.080	.020	.100	.018	.118	.018	.052	.188	30
31	.082	.020	.102	.019	.121	.018	.055	.194	31
32	.083	.021	.104	.020	.124	.019	.058	.201	32
33	.084	.022	.106	.020	.126	.020	.062	.208	33
34	.086	.022	.108	.021	.129	.021	.065	.215	34
35	.087	.023	.110	.022	.132	.022	.068	.222	35
36	.088	.024	.112	.023	.135	.023	.072	.230	36
37	.090	.025	.115	.024	.139	.024	.076	.239	37
38	.092	.026	.118	.025	.143	.025	.080	.248	38
39	.093	.027	.120	.026	.146	.027	.084	.257	39
40	.095	.028	.123	.027	.150	.028	.089	.267	40
41	.096	.029	.125	.029	.154	.030	.094	.278	41
42	.098	.030	.128	.030	.158	.031	.100	.289	42
43	.100	.031	.131	.031	.162	.033	.105	.300	43
44	.102	.032	.134	.033	.167	.034	.111	.312	44
45	.104	.034	.138	.034	.172	.036	.117	.325	45
46	.106	.035	.141	.036	.177	.038	.124	.339	46
47	.108	.036	.144	.038	.182	.041	.132	.355	47
48	.110	.038	.148	.039	.187	.043	.140	.370	48
49	.113	.039	.152	.041	.193	.045	.149	.387	49
50	.115	.041	.156	.044	.200	.048	.158	.406	50
51	.118	.042	.160	.046	.206	.051	.168	.425	51
52	.120	.044	.164	.049	.213	.054	.179	.446	52
53	.123	.046	.169	.051	.220	.057	.190	.467	53
54	.125	.048	.173	.054	.227	.061	.202	.490	54
55	.128	.050	.178	.057	.235	.065	.216	.516	55
56	.131	.052	.183	.060	.243	.070	.230	.543	56
57	.133	.055	.188	.063	.251	.074	.245	.570	57
58	.136	.057	.193	.067	.260	.079	.262	.601	58
59	.139	.060	.199	.070	.269	.085	.281	.635	59

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Monthly Premiums for a Sick Benefit of 1 per Week until Age 70—Continued.

UNTIL AGE 70—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
60	.142	.062	.204	.074	.278	.091	.302	.671	60
61	.145	.064	.209	.078	.287	.097	.325	.709	61
62	.147	.067	.214	.082	.296	.103	.350	.749	62
63	.150	.070	.220	.086	.306	.110	.377	.793	63
64	.153	.072	.225	.091	.316	.117	.406	.839	64
65	.155	.075	.230	.095	.325	.124	.437	.886	65
66	.158	.077	.235	.099	.334	.132	.471	.937	66
67	.160	.080	.240	.105	.345	.140	.505	.990	67
68	.162	.083	.245	.109	.354	.148	.543	1.045	68

MANCHESTER UNITY EXPERIENCE, 1893-1897.

Weekly Premiums for a Sick Benefit of 1 per Week until Age 70.

UNTIL AGE 70—4 PER CENT.

AGE.	First Three Months.	Second Three Months.	First Six Months.	Second Six Months.	First Twelve Months.	Second Twelve Months.	After Two Years.	All Periods.	AGE.
16	.017	.003	.020	.002	.022	.002	.006	.030	16
17	.016	.003	.019	.003	.022	.002	.006	.030	17
18	.016	.003	.019	.003	.022	.002	.007	.031	18
19	.016	.003	.019	.003	.022	.003	.007	.032	19
20	.017	.003	.020	.003	.023	.003	.007	.033	20
21	.017	.003	.020	.003	.023	.003	.008	.034	21
22	.017	.004	.021	.003	.024	.003	.008	.035	22
23	.017	.004	.021	.003	.024	.003	.009	.036	23
24	.017	.004	.021	.003	.024	.003	.009	.036	24
25	.017	.004	.021	.003	.024	.003	.010	.037	25
26	.017	.004	.021	.004	.025	.003	.010	.038	26
27	.018	.004	.022	.004	.026	.004	.010	.040	27
28	.018	.004	.022	.004	.026	.004	.011	.041	28
29	.018	.004	.022	.004	.026	.004	.012	.042	29
30	.018	.005	.023	.004	.027	.004	.012	.043	30
31	.019	.005	.024	.004	.028	.004	.013	.045	31
32	.019	.005	.024	.005	.029	.004	.013	.046	32
33	.019	.005	.024	.005	.029	.005	.014	.048	33
34	.020	.005	.025	.005	.030	.005	.015	.050	34
35	.020	.005	.025	.005	.030	.005	.016	.051	35
36	.020	.006	.026	.005	.031	.005	.017	.053	36
37	.021	.006	.027	.005	.032	.006	.017	.055	37
38	.021	.006	.027	.006	.033	.006	.018	.057	38
39	.022	.006	.028	.006	.034	.006	.019	.059	39
40	.022	.006	.028	.007	.035	.007	.020	.062	40
41	.022	.007	.029	.007	.036	.007	.022	.065	41
42	.023	.007	.030	.007	.037	.007	.023	.067	42
43	.023	.007	.030	.007	.037	.008	.024	.069	43
44	.024	.007	.031	.008	.039	.008	.025	.072	44
45	.024	.008	.032	.008	.040	.008	.027	.075	45
46	.024	.008	.032	.008	.040	.009	.029	.078	46
47	.025	.008	.033	.009	.042	.009	.030	.081	47
48	.025	.009	.034	.009	.043	.010	.032	.085	48
49	.026	.009	.035	.010	.045	.010	.034	.089	49
50	.027	.009	.036	.010	.046	.011	.036	.093	50
51	.027	.010	.037	.011	.048	.012	.038	.098	51
52	.028	.010	.038	.011	.049	.012	.041	.102	52
53	.028	.011	.039	.012	.051	.013	.044	.108	53
54	.029	.011	.040	.012	.052	.014	.047	.113	54
55	.029	.012	.041	.013	.054	.015	.050	.119	55
56	.030	.012	.042	.014	.056	.016	.053	.125	56
57	.030	.013	.043	.015	.058	.017	.057	.132	57
58	.031	.013	.044	.016	.060	.018	.061	.139	58
59	.032	.014	.046	.016	.062	.019	.065	.146	59